UMMAH CHARITY INTERNATIONAL

England & Wales · Charity number 1146342

Details

Other names	UMMAH CHARITY
Status	Registered
Legal form	Other
Registered	2012-03-12
Register	View on the Charity Commission register

Contact

Address	16 Village Way East Harrow HA2 7LU
Phone	02089038944
Email	info@ummahcharityinternational.org
Website	www.ummahcharityinternational.org

Activities

Objects: - THE ADVANCEMENT OF EDUCATION;- THE ADVANCEMENT OF RELIGION;- THE RELIEF OF POVERTY, DISTRESS AND SUFFERING;- THE PROMOTION AND THE PRESEVERATION OF HEALTH TO ALL THOSE WHO ARE IN NEED IN ANY PART OF THE WORLD AS A RESULT OF NATURAL DISASTERS SUCH AS FLOODS, EARTHQUAKES AND PLAGUES.

Activities: Ummah Charity International continues working towards the welfare and rights of people around the world. We try to achieve this by setting the following objectives:-1. The advancement of Education.2. The relief of poverty, distress and suffering.3. The promotion and preservation of health to those who are in need in any part of the world.

Classification

- **How:** Makes Grants To Organisations, Provides Services, Other Charitable Activities
- **What:** General Charitable Purposes, Education/training, The Advancement Of Health Or Saving Of Lives, Disability, The Prevention Or Relief Of Poverty, Overseas Aid/famine Relief, Economic/community Development/employment, Other Charitable Purposes
- **Who:** Other Charities Or Voluntary Bodies, The General Public/mankind

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Geography

- **Area of benefit:** OVERSEAS
- Throughout London

Finances

Period end	Income	Expenditure	Assets	Employees
2024-12-31	£62,806	£41,671	-	-
2023-12-31	£16,504	£22,521	-	-
2022-12-31	£852,969	£2,066,068	£130,317	3
2021-12-31	£1,091,821	£947,288	£1,343,416	3
2020-09-30	£983,199	£607,970	£1,198,883	4

Trustees

Name	Role	Appointed
Abdul Wahab	Chair	2011-06-28
Aftab Ahmad		2021-12-31
FAISAL RAO		2011-06-28

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UMMAH CHARITY INTERNATIONAL

England & Wales - Charity number 1146342

Accounts

REPORT
OF THE TRUSTEES & FINANCIAL STATEMENTS

FOR THE YEAR ENDED
31 DECEMBER 2024

UMMAH CHARITY INTERNATIONAL
Together we make life better for the Ummah

Contents of the Financial Statements for the Period 1 January 2024 to 31 December 2024

Report of the Trustees

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Ummah Charity International

Report of the Trustees for the Period 1 January 2024 to 31 December 2024

The trustees present their report with the financial statements of the charity for the period 1 January 2024 to 31 December 2024. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

History of the Charity:

The charity moved to its current premises in **July 2017**. A mosque was **constructed at the rear of the property**, and an application was subsequently made to the local council for formal permission to operate as a place of worship.

After a thorough review, the official permission to operate the mosque was granted in January 2024, marking a significant milestone in the charity's journey. Since then, the **Rayners Lane Islamic Centre** has become fully operational, serving as a spiritual, educational, and social hub for the local Muslim community.

OBJECTIVES AND ACTIVITIES

Objectives and aims

We continue to focus on the aims and objectives of the charity, all the below activities are in line with the aims of the charity as outlined in the constitution.

Significant activities

- Masjid to allow congregational prayers 7 days a week 365 days a year
- Part time Islamic education for children between the ages of 6 and 11 years for children
- Sadaqah collection and distribution
- Marriage counselling provided by our religious scholars
- Advice and counselling

ACHIEVEMENT AND PERFORMANCE

As trustees of the Masjid, it is our responsibility to provide a comprehensive overview of the achievements and performance of the Masjid during the reporting period. We are proud to present this report, highlighting the significant accomplishments and progress made by the Masjid in fulfilling its mission and serving the community.

Activities and Achievements in 2024

During 2024, following the mosque's official approval, Ummah Charity International focused on establishing a strong foundation for community and religious services.

Religious Services

- **Regular congregational prayers** are held daily, including **Jummah (Friday) prayers**, which attract a large congregation.
- **Taraweeh prayers** were organised throughout Ramadan, with strong community participation.
- **Eid prayers** were successfully arranged for both **Eid al-Fitr** and **Eid al-Adha**, fostering a sense of unity and celebration.

continued...

Ummah Charity International

Report of the Trustees for the Period 1 January 2024 to 31 December 2024

Educational Activities

- Madrasah classes are conducted for children aged 6 to 11, covering Quranic studies, Islamic manners, and basic teachings of Islam.
- The classes have seen increasing attendance and positive feedback from parents.

Community Engagement

- Throughout Ramadan 2024, the mosque organised daily community iftar gatherings.
  Members of the community generously brought food from their homes, while the mosque contributed additional meals and arrangements.
- These gatherings strengthened community ties and encouraged collective worship and giving.

Conclusion

Overall, 2024 has been a year of significant progress and renewed purpose for Ummah Charity International. With the Rayners Lane Islamic Centre now fully operational, the charity has successfully established a vibrant hub for worship, learning, and community connection. The positive response from congregants and families reflects the growing sense of unity and spiritual enrichment within the community. The trustees remain dedicated to building on these achievements, ensuring that the mosque continues to serve as a welcoming and inspiring centre for all.

continued...

Ummah Charity International

Report of the Trustees for the Period 1 January 2024 to 31 December 2024

FINANCIAL REVIEW
In this financial review, we present an overview of the Masjid's financial performance and stability for the reporting period. We aim to provide transparency and accountability regarding the management of funds entrusted to us by the community.

1. Income Sources

The Masjid's income primarily comprises donations from community members, including regular contributions, one-time donations, and fundraising efforts. We are grateful for the continued generosity of our community, which enables us to sustain our operations and undertake various initiatives for the benefit of the community. Masjid is using different card terminals such as Sumup, Gocardless for direct debit and Stripe for online payments. As economy is getting cashless, most of the people prefer to pay via one of the above payment methods. Using the technology has played a great role in increasing the donations. All of the financial figures are presented on Detailed Statement of Financial Activities section of the accounts.

2. Financial Stewardship
As trustees, we are committed to ensuring the responsible and ethical stewardship of the Masjids's finances. We maintain accurate financial records and implement robust internal controls to safeguard the funds entrusted to us. We also engage independent examiner to conduct annual financial examination, ensuring transparency and accountability in our financial management practices.

3. Fundraising and Financial Sustainability
To ensure the long-term financial sustainability of the Masjid, we actively engage in fundraising efforts throughout the year. These efforts include organising fundraising events specially in last days of Ramadan, seeking donations from the members of community during Friday prayers and exploring other opportunities. We maintain open and transparent communication with the community regarding our financial needs and the impact of their contributions.

4. Going concern
As trustees, we have carefully evaluated the financial position of the Masjid to ensure its long-term sustainability and viability thorough review of the Masjid's financial statements, and funding sources to evaluate its financial health. This analysis includes assessing the adequacy of reserves, analysing income sources, and reviewing expenses to ensure financial sustainability.
We conduct scenario analysis, considering external factors such as economic conditions, changes in regulations, and community demographics. This proactive approach allows us to identify potential risks and develop strategies to mitigate them, ensuring the Masjid's ability to function as a going concern.

5. Expenditures

The Masjid's expenditures encompass a range of categories, including but not limited to:

Facility maintenance and utilities: This includes the costs associated with maintaining the Masjid premises, such as repairs, renovations, cleaning, and utility bills.

Staff salaries and benefits: To ensure efficient operations, we employ dedicated staff members who play essential roles in managing the Masjid's affairs, organising programs, and providing services to the community.
Administrative expenses: This includes expenses related to office supplies, communication services, accounting, and professional fees necessary for the smooth functioning of the masjid's administrative operations.

6. Embracing Technology and Accessibility
We recognise the importance of technology in strengthening communication, improving accessibility, and enhancing the overall experience for our congregation.
Our official website https://rlic.org.uk — serves as a key platform for sharing up-to-date information about prayer times, events, classes, and activities, ensuring that the congregation remains informed and engaged.
We have also implemented cashless and card payment options at the mosque, making donations easier and more efficient. Approximately 70–75% of donations are now received through digital or card payments, improving transparency and reducing the handling of cash.
Looking ahead, the charity plans to expand its use of digital tools, including enhanced online donation options, improved event registration systems, and better communication tools — ensuring that Rayners Lane Islamic Centre remains

continued...

accessible and future-ready.

7. Future Plans
The Trustees are committed to the ongoing development and growth of Rayners Lane Islamic Centre to ensure it continues to meet the needs of our growing congregation.

Looking ahead, Ummah Charity International aims to:

- Expand its educational programs for both children and adults.
- Improve community engagement through social and interfaith activities.
- Further develop mosque facilities to accommodate growing attendance.
- Strengthen digital infrastructure for communication and donations.

The trustees are committed to ensuring that Rayners Lane Islamic Centre continues to serve as a beacon of faith, learning, and community support.

Conclusion:
The Masjid's financial review for 2024 reflects our continued commitment to sound financial management, accountability, and transparency. We are deeply grateful for the ongoing support and generous contributions of our community members, which enable us to fulfil our mission and serve the needs of the community effectively.
As trustees, we remain dedicated to ensuring the **prudent and responsible use of funds**, maintaining long-term financial sustainability, and maximising the positive impact of our resources on the wider community.

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Ummah Charity International

Report of the Trustees for the Period 1 January 2024 to 31 December 2024

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document
The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

The trustees present their report with the financial statements of the charity for the year ended 01 January 2024. The financial statements have been prepared in accordance with the accounting policies set out in notes to the accounts and comply with the charity's governing document, the Charities Act 2011 and Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the United Kingdom.

Risk management
The trustees have a duty to identify and review the risks to which the charity is exposed and to ensure appropriate controls are in place to provide reasonable assurance against fraud and error. The Trustees have examined the major strategic, business and operational risks which the charity faces and confirm that the systems have been established to enable regular reports to be produced so that the necessary steps can be taken to lessen these risks.

Statement of Trustees' Responsibilities
The trustees are responsible for preparing the Annual Report and Financial Statements in accordance with applicable law and regulations, ensuring they give a true and fair view of the charity's financial activities.

They are also responsible for safeguarding the assets of the charity and taking reasonable steps for the prevention and detection of fraud and other irregularities.

Reserves Policy
The charity aims to maintain a reserve fund equivalent to at least three months' operational expenses, to ensure continuity of services in case of unforeseen circumstances.

Financial Review
The trustees have ensured that the charity's finances are managed responsibly and transparently. Income during the year primarily comprised donations and community contributions for the operation of the mosque and educational services. Expenditure related mainly to operational costs, maintenance of the mosque, utilities, staff support, and educational materials.

The charity remains financially stable, with the trustees committed to maintaining prudent reserves to ensure sustainability in the years ahead.

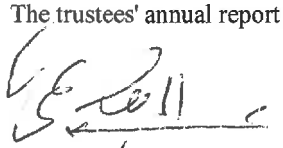
REFERENCE AND ADMINISTRATIVE DETAILS

Registered Charity number: 1146342
Principal address: 82-86 Horsenden Lane North, Greenford, UB6 7QH
Independent Examiner: Hybrid Accountancy Limited
Chartered Certified Accountants
6 Pennine Parade, Pennine Drive, London, England, NW2 1NT

Trustees:

- Mr Abdul Wahab
- Mr Aftab Ahmad
- Mr Faisal Usman Ahmad Rao

The trustees' annual report was approved on 22-10-25 and signed on behalf of the board of trustees by:



Mr Abdul Wahab - Trustee

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Independent Examiner's Report to the Trustees of Ummah Charity International for the Period 1 January 2024 to 31 December 2024

Independent examiner's report to the trustees of Ummah Charity International
I report to the charity trustees on my examination of the accounts of Ummah Charity International (the Trust) for the year ended 31 December 2024.

Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement
I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Hybrid Accountancy Limited
6 Pennine Parade
Pennine Drive
London,
NW2 1NT

23 October 2025

Ummah Charity International
Statement of Financial Activities
for the Period 1 January 2024 to 31 December 2024

	Notes	Unrestricted fund £	Restricted fund £	31/12/24 Total funds £	31/12/23 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies		**32,658**	**-**	**32,658**	16,504
Charitable activities					
Rental Income		**18,000**	**-**	**18,000**	-
Madrasah		**170**	**-**	**170**	-
Jummah		**11,978**	**-**	**11,978**	-
Total		**62,806**	**-**	**62,806**	16,504
EXPENDITURE ON					
Charitable activities					
Madrasah		**100**	**-**	**100**	-
Jummah		**1,700**	**-**	**1,700**	-
Other		**39,871**	**-**	**39,871**	22,521
Total		**41,671**	**-**	**41,671**	22,521
NET INCOME/(EXPENDITURE)		**21,135**	**-**	**21,135**	(6,017)
RECONCILIATION OF FUNDS					
Total funds brought forward		**124,300**	**-**	**124,300**	130,317
TOTAL FUNDS CARRIED FORWARD		**145,435**	**-**	**145,435**	124,300

The notes form part of these financial statements

Ummah Charity International
Balance Sheet
as at 31st December 2024

	Notes	Unrestricted fund £	Restricted fund £	31/12/24 Total funds £	31/12/23 Total funds £
FIXED ASSETS					
Tangible assets	4	**75,180**	-	**75,180**	75,000
CURRENT ASSETS					
Debtors	5	**63,851**	-	**63,851**	76,900
Cash at bank and in hand		**11,929**	-	**11,929**	-
		75,780	-	**75,780**	76,900
CREDITORS					
Amounts falling due within one year	6	**(5,525)**	-	**(5,525)**	(27,600)
NET CURRENT ASSETS		**70,255**	-	**70,255**	49,300
TOTAL ASSETS LESS CURRENT LIABILITIES		**145,435**	-	**145,435**	124,300
NET ASSETS		**145,435**	-	**145,435**	124,300
FUNDS	7				
Unrestricted funds				**145,435**	124,300
TOTAL FUNDS				**145,435**	124,300

The financial statements were approved by the Board of Trustees and authorised for issue on 22 October 2025 and were signed on its behalf by:

Mr Abdul Wahab - Trustee

The notes form part of these financial statements

Ummah Charity International
Notes to the Financial Statements
for the Period 1 January 2024 to 31 December 2024

1. ACCOUNTING POLICIES

BASIS OF PREPARING THE FINANCIAL STATEMENTS
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

INCOME
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

EXPENDITURE
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

TANGIBLE FIXED ASSETS
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Fixtures and fittings	-	15% on reducing balance

TAXATION
The charity is exempt from tax on its charitable activities.

FUND ACCOUNTING
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

2. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2024 nor for the year ended 31 December 2023.

TRUSTEES' EXPENSES

There were no trustees' expenses paid for the year ended 31 December 2024 nor for the year ended 31 December 2023.

Ummah Charity International
Notes to the Financial Statements
for the Period 1 January 2024 to 31 December 2024

3. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	16,504	-	16,504
EXPENDITURE ON			
Other	22,521	-	22,521
NET INCOME/(EXPENDITURE)	(6,017)	-	(6,017)
RECONCILIATION OF FUNDS			
Total funds brought forward	130,317	-	130,317
TOTAL FUNDS CARRIED FORWARD	124,300	-	124,300

4. TANGIBLE FIXED ASSETS

	Long leasehold £	Fixtures and fittings £	Totals £
COST			
At 1 January 2024	**75,000**	**-**	**75,000**
Additions	**-**	**240**	**240**
At 31 December 2024	**75,000**	**240**	**75,240**
DEPRECIATION			
Charge for year	**-**	**60**	**60**
NET BOOK VALUE			
At 31 December 2024	**75,000**	**180**	**75,180**
At 31 December 2023	75,000	-	75,000

5. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/24	31/12/23
	£	£
Other debtors	**63,851**	76,900

6. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/24	31/12/23
	£	£
Trade creditors	**2,000**	2,000
Taxation and social security	**2,925**	-
Other creditors	**600**	25,600
	5,525	27,600

7. MOVEMENT IN FUNDS

	At 1/1/24	Net movement in funds	At 31/12/24
	£	£	£
Unrestricted funds			
Unrestricted	**124,300**	**21,135**	**145,435**
TOTAL FUNDS	**124,300**	**21,135**	**145,435**

Net movement in funds, included in the above are as follows:

	Incoming resources	Resources expended	Movement in funds
	£	£	£
Unrestricted funds			
Unrestricted	**62,806**	**(41,671)**	**21,135**
TOTAL FUNDS	**62,806**	**(41,671)**	**21,135**

Comparatives for movement in funds

	At 1/1/23	Net movement in funds	At 31/12/23
	£	£	£
Unrestricted funds			
Unrestricted	130,317	(6,017)	124,300
TOTAL FUNDS	130,317	(6,017)	124,300

7. MOVEMENT IN FUNDS - continued

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Unrestricted	16,504	(22,521)	(6,017)
TOTAL FUNDS	16,504	(22,521)	(6,017)

A current year 12 months and prior year 12 months combined position is as follows:

	At 1/1/23 £	Net movement in funds £	At 31/12/24 £
Unrestricted funds			
Unrestricted	130,317	15,118	145,435
TOTAL FUNDS	130,317	15,118	145,435

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Unrestricted	79,310	(64,192)	15,118
TOTAL FUNDS	79,310	(64,192)	15,118

8. RELATED PARTY DISCLOSURES

There were no related party transactions for the year ended 31 December 2024.

Ummah Charity International
Detailed Statement of Financial Activities
for the Period 1 January 2024 to 31 December 2024

	31/12/24 £	31/12/23 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Donations	**30,313**	16,504
Gift aid	**2,345**	-
	32,658	16,504
Charitable activities		
Unrestricted Donations	**30,148**	-
Total incoming resources	**62,806**	16,504
EXPENDITURE		
Charitable activities		
Fundraising costs	**1,800**	-
Support costs		
Management		
Wages	**16,748**	-
Rates and water	**1,967**	1,987
Light and heat	**4,005**	3,057
Advertising	**102**	-
Sundries	**255**	-
Rent	**12,002**	13,667
Household and cleaning	**242**	-
Repairs and renewals	**902**	-
	36,223	18,711
Finance		
Bank charges	**208**	-
Information technology		
IT Services	**780**	-
Other		
Fixtures and fittings	**60**	-
Governance costs		
Accountancy and legal fees	**2,600**	3,100
Legal fees	**-**	710
	2,600	3,810
Total resources expended	**41,671**	22,521
Net income/(expenditure)	**21,135**	(6,017)

020 8903 8944 enquiries@ummahcharityinternational.org 16 Village Way East, Harrow, HA2 7LU

UMMAH CHARITY INTERNATIONAL

England & Wales - Charity number 1146342

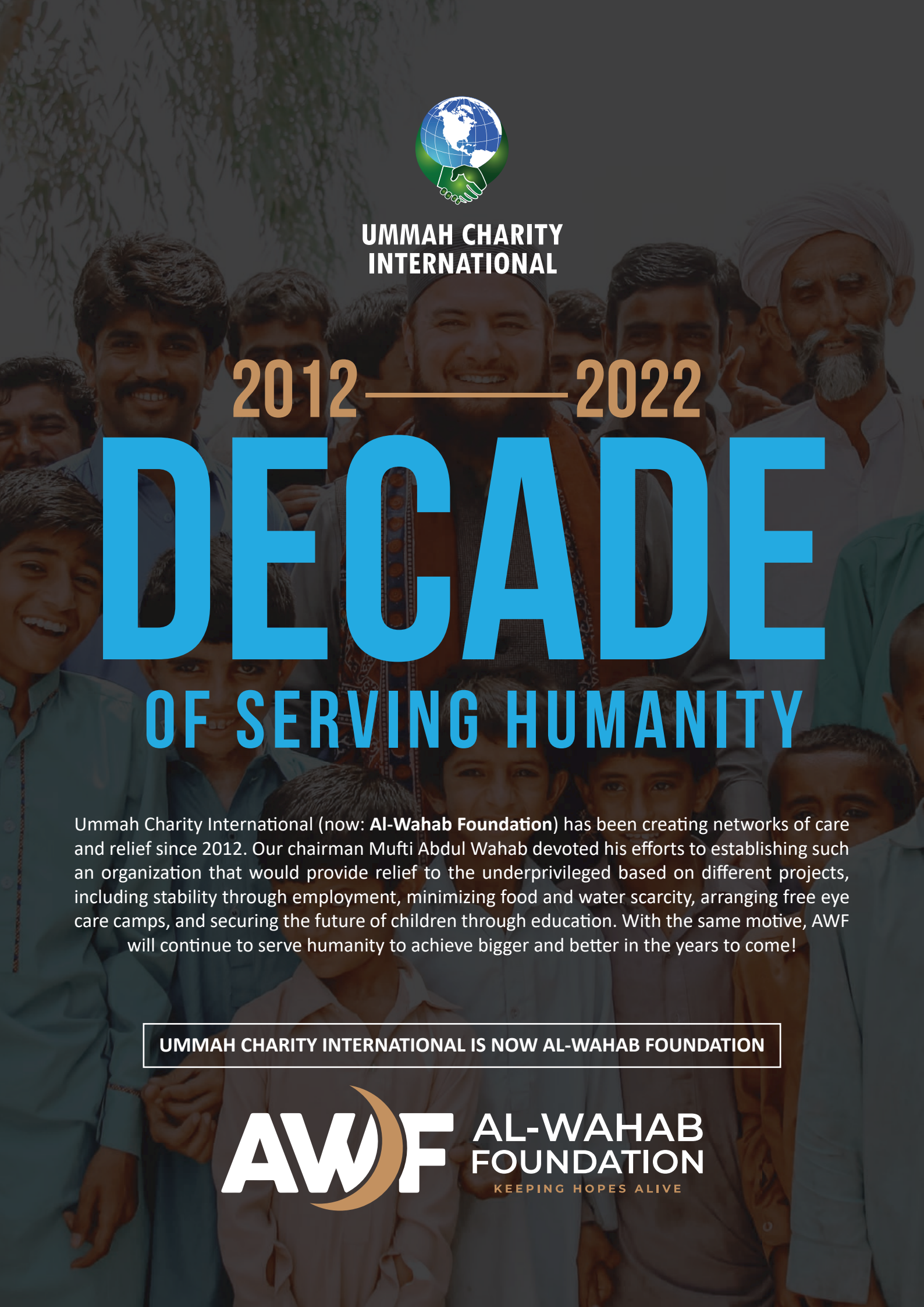
Accounts

ANNUAL REPORT AND FINANCIAL STATEMENTS

FOR THE YEAR ENDED 31ST DEC 2022

UMMAH CHARITY INTERNATIONAL

UK Charity Reg. No: 1146342



UMMAH CHARITY
INTERNATIONAL

2012 — 2022

DECADE

OF SERVING HUMANITY

Ummah Charity International (now: **Al-Wahab Foundation**) has been creating networks of care and relief since 2012. Our chairman Mufti Abdul Wahab devoted his efforts to establishing such an organization that would provide relief to the underprivileged based on different projects, including stability through employment, minimizing food and water scarcity, arranging free eye care camps, and securing the future of children through education. With the same motive, AWF will continue to serve humanity to achieve bigger and better in the years to come!

UMMAH CHARITY INTERNATIONAL IS NOW AL-WAHAB FOUNDATION

AWF AL-WAHAB FOUNDATION

KEEPING HOPES ALIVE

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Masjid Project - *Last year, UCI successfully rebuilt 22 mosques in various locations, providing 3,480 individuals with a place to come together and offer their Salah in the congregation, an opportunity they would otherwise be denied.*

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Ramadan Project - *We assisted 31,090 beneficiaries through the distribution of 2,454 monthly food packs across Karachi.*

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MUFTI ABDUL WAHAB | CHAIRMAN, UMMAH CHARITY INTERNATIONAL

MESSAGE FROM THE CHAIRMAN

It is with immense pleasure and gratitude that I address you as the Chairman of Ummah Charity International in our Annual Report for the year 2022. On behalf of our dedicated team, I extend my heartfelt thanks for your amazing support, which has been instrumental in driving our noble mission forward.

The year 2022 presented us with unprecedented challenges, following the unexpected torrential monsoon flooding submerging one-third of Pakistan. In the face of adversity, we remained resolute in our commitment to stand by those in need, both locally and internationally. Our tireless efforts were directed toward providing essential emergency relief aid, providing eye care treatment and cataract surgeries, education for deprived children, food for the hungry, and livelihood support to vulnerable communities.

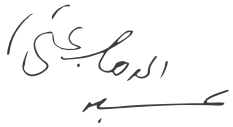
We are proud to report that Ummah Charity International expanded its reach and impact significantly in 2022. Through our collective endeavors and your generous contributions, we were able to make a profound difference in the lives of countless individuals. UCI implemented sustainable development projects that empower communities, and so our initiatives have brought hope and relief to those who need it most.

We remain steadfast in our pursuit of excellence, ensuring that your donations are utilized effectively and transparently. In 2022, we focused on strengthening our systems of accountability and conducted thorough assessments of our projects to maximize their impact.

None of our accomplishments would have been possible without your steadfast support and the tireless efforts of our dedicated team and volunteers. It is your compassion, selflessness, and belief in our mission that continue to inspire us. Together, we have demonstrated the true spirit of unity and solidarity, breaking barriers and transforming lives all around.

Looking ahead, we are determined to build on the momentum gained in 2022 and expand our reach even further. The challenges that lie before us are vast, but with your continued support, we can make a lasting impact on the lives of those facing adversity. As we present our annual report, spanning our humanitarian efforts from January to December 2022, let us continue to serve humanity with compassion and dignity, embodying the teachings of Islam and the values that reinforce the aim of Ummah Charity International.

May Allah (SWT) bless you abundantly for your kindness and generosity.



Mufti Abdul Wahab
Chairman, Ummah Charity International

WHO WE ARE?

Ummah Charity International has been creating networks of care and relief since 2014. Our chairperson, Mufti Abdul Wahab, has seen first-hand the devastation caused by natural disaster in underdeveloped countries where the most vulnerable suffer the most. From these experiences, UCI was founded and has grown today to help thousands of people suffering from extreme poverty and living in desperate conditions.

Since 2014, Ummah Charity International has delivered emergency and developmental aid to combat and eradicate poverty, growing to reach thousands of people each year. Our aim is to see a world where people are empowered to be able to step up from deprivation and build their future with independence and dignity. With your support, our aid solutions serve people in remote and rural areas, providing food, clean water, healthcare, education, and innovative livelihood support programmes.

WHERE WE WORK?

Ummah Charity International, since its establishment in 2014, has been committed to serving humanity in various regions across Pakistan including remote areas of Sindh where most of the communities are living below the poverty line, and in the UK where inflation is on the rise causing hundreds and thousands of people to go homeless and struggle for food every day. With a global presence, our organization has extended its reach to areas facing diverse challenges and has actively worked towards addressing the needs of vulnerable communities.

In Pakistan, Ummah Charity International has implemented numerous projects aimed at providing relief and support to those affected by natural disasters, such as floods and earthquakes. Our initiatives have included the distribution of essential resources, emergency assistance, and the establishment of sustainable solutions to help affected individuals and families rebuild their lives.

In the UK, our organization has dedicated efforts to tackle poverty, food insecurity, and homelessness. Through our Cooked Food initiatives and monthly Food Pack Project, we have worked tirelessly to ensure that individuals and families in need have access to nutritious meals.

Our chairman Mufti Abdul Wahab has always envisioned expanding the work in the coming years to reach out to as many deprived communities as possible in different countries. With a focus on alleviating poverty, Ummah Charity International's humanitarian work is in progress. Our initiatives in Pakistan and the UK have primarily centered around providing basic necessities to those in need.

Throughout our years of service, Ummah Charity International has remained dedicated to its mission of uplifting humanity and making a positive impact in the areas we operate. By extending our reach across these different regions, we strive to address the specific needs of diverse communities and foster sustainable development for a better future.

WHAT WE DO?

Ummah Charity International is dedicated to implementing systemic, sustainable, and multifaceted support programs. Our organization believes in providing assistance that addresses both immediate relief needs and long-term solutions.

IMMEDIATE RELIEF: URGENT SUPPORT IN TIMES OF CRISIS

We prioritize delivering urgent relief to individuals and families affected by natural disasters and those facing immediate hardships related to water and food scarcity. This includes our efforts to provide essential resources and assistance in disaster zones and to vulnerable families.

ADDRESSING FUNDAMENTAL RIGHTS: FOOD AND WATER SECURITY

Ummah Charity International recognizes that access to food is a fundamental right. Our organization actively works on various projects such as Cooked Food initiatives in Pakistan and the UK, the monthly Food Pack Project, and numerous Ramadan projects to ensure that vulnerable populations have access to nutritious meals. We also prioritize providing clean water to communities in need through our successful Water Project. This initiative involves the installation of water hand pumps and wells, enabling access to clean and safe water sources.

EDUCATION FOR EMPOWERMENT AND PROGRESS

We firmly believe that quality education is essential for the independence and self-sufficiency of families, communities, and nations. Ummah Charity International contributes to this cause through our Maktabs, which provide educational opportunities to deprived children.

LIVELIHOOD: CREATING SUSTAINABLE INCOME OPPORTUNITIES

Ummah Charity International's Rozgar and Women Empowerment projects focus on generating livelihood opportunities for individuals and communities in need. By providing skill development and resources, we enable people to secure sustainable income and improve their overall quality of life.

COLLABORATION FOR A BETTER FUTURE

We firmly believe that creating a better future requires collective efforts. Ummah Charity International actively collaborates with individuals, organizations, and communities to achieve our shared goals of social progress, sustainable development, and improved well-being for all.

EYE TREATMENT FOR DEPRIVED ONES

Ummah Charity International has been arranging free eye care camps and treating all those patients who cannot afford to get their eyesight checked. Moreover, UCI facilitates free cataract surgeries for those who are diagnosed during the check-up, gives them pick & drop service as well as provides cooked meals to the patients.

REBUILDING MASJIDS

To make it a Sadaqah Jariyah opportunity for donors, UCI welcomes donations towards its Masjid project for the renovation and reconstruction of mosques in deprived areas.

EMERGENCY RELIEF

Monsoon Flooding in Pakistan

In 2022, Pakistan experienced catastrophic flooding, inflicting massive devastation on the country. Heavy rainfall led to severe flash flooding, causing significant damage and loss of life. Entire villages were destroyed, and the lives of millions of people were deeply impacted. Over 33 million individuals were affected by the relentless floodwaters, losing their homes and livelihoods. The high waters swept away everything in their path, leaving behind a trail of destruction. The scale of this disaster called for swift and coordinated efforts to provide relief and support to the affected communities.

OUR ACCOMPLISHMENTS

In response to this torrential flooding in Pakistan, Ummah Charity International worked tirelessly to provide immediate assistance, including emergency shelter, food, and medical aid. These relief efforts aimed to address the urgent needs of the affected population and help them recover from the aftermath of the flooding. ***Through our Emergency Relief Project, UCI provided freshly cooked hot meals to 42,540 beneficiaries, 225 food packs, 1,580 stitched clothes, 55 shelter tents, 800 mosquito nets, and 1 medical camp to facilitate a total of 47,910 beneficiaries. The areas our team focussed to work in included Johi, Mehar, KN Shah, and Dadu.***

CHALLENGES WE FACED

During our emergency relief work in different areas of Pakistan following the Monsoon floods, Ummah Charity International faced significant challenges. Accessibility and logistics were hindered due to damaged infrastructure, making it difficult to reach remote areas. Communication breakdowns troubled coordination with local authorities and other organizations. Limited resources restricted our capacity to meet the demand for aid. Despite these obstacles, Ummah Charity International remained committed, adapting strategies to deliver aid to the victims ensuring effective relief reached those in need.

WATER FOR LIFE

Improving Access to Clean Water: **Hand Pumps Installation**

Thanks to the generous support of our donors and the relentless efforts of our team, we successfully provided clean and safe water to an impressive number of 10,000 individuals last year alone with the installation of 400 hand pumps. The significance of water as a basic necessity for survival cannot be denied, as it sustains life and all its functions. Regrettably, a shocking number of people, particularly those in impoverished and underdeveloped communities in the Global South, still lack access to this vital resource.

MILESTONES WE'VE REACHED

Ummah Charity International recognizes the dire consequences of this scarcity. Over the past decade, we have tirelessly worked to enhance clean water accessibility for hundreds of communities located in water-scarce regions of Interior Sindh and Balochistan in Pakistan. Just last year, we successfully installed 400 hand pumps in the most marginalized areas, providing impoverished communities with the invaluable gift of clean drinking water. Our efforts covered various locations across Sindh including Deharki and Village Chok Mari District Ghotki.

THE CHALLENGES WE ENCOUNTERED

Undertaking such projects entails numerous obstacles, each area presenting its own unique struggles. However, certain challenges remain consistent throughout. These include engaging with local communities and gaining their cooperation, transporting construction materials to the project sites, and struggling with extreme weather conditions. ***Despite these difficulties, our work has continued to thrive thanks to the dedication of our team and the ongoing support of our donors.***

BUILD A MASJID

Reconstructing Mosques for Impoverished Communities

Ummah Charity International takes great pride in our impactful initiative known as the "Build a Masjid" project, which serves to unite individuals in a community and aid in the reconstruction of mosques for underprivileged Muslim communities in rural areas of Pakistan. These areas have long been deprived of this sacred space, and our efforts aim to address this crucial need.

OUR ACHIEVEMENT

Last year, UCI successfully rebuilt 22 mosques in various locations, providing 3,480 individuals with a place to come together and offer their Salah in the congregation, an opportunity they would otherwise be denied. It is important to note that several mosques are still undergoing construction. ***This particular project holds significant importance in line with the vision of our esteemed Chairman, Mufti Abdul Wahab. He firmly believes that mosque construction not only serves as Sadaqah-e-Jariyah but also revitalizes the practice of Islam in areas where the challenges of life often lead people astray from the teachings of their faith.*** The areas in which we carried out our work included Ghotki, Mir Pur Mathelo, Rountee, Daharki, Obaro, and Sukkur.

OVERCOMING CHALLENGES

Our "Build a Masjid" project stands as one of our most successful accomplishments, but it also presents numerous challenges. Locating mosques suitable for reconstruction requires substantial effort, followed by engaging community leaders to garner support for the cause. Other hurdles include the transportation of construction materials, managing labour, fostering collaboration with the community, and persevering in extreme weather conditions. The entire process typically spans 10 to 12 months.

THE ULTIMATE FORM OF SADAQAH-E-JARIYAH

Building a mosque represents an exceptional opportunity for our donors to perpetually receive the rewards of Sadaqah-e-Jariyah. As long as even a single person prays Salah in the mosque, the donors continue to accumulate blessings. Many donors choose to have mosques constructed in honour of their departed loved ones, aiming to enhance their afterlife by contributing to their good deeds. You too can make a similar contribution for your beloved family members, as this gift holds far-reaching benefits greater than any other.

GIFT OF VISION

Giving the **Gift of Sight** to The Well-deserving

At Ummah Charity International, we have dedicated ourselves to providing comprehensive and free eye care services to remote and marginalized communities. In the previous year alone, our efforts reached out to 4,661 individuals, offering them complimentary consultations, prescriptions, medications, eyeglasses, and necessary surgeries as prescribed by experienced doctors.

MAKING A DIFFERENCE THROUGH EYE CAMPS

Through our free eye care camps, we organized 20 eye camps in areas such as Baldia Town, Hijrat Colony, Mominabad, New Karachi, Yaro Goth, Karnal Colony, Bhains Colony, Manzoor Colony, Qayyumabad, and Surjani Town. Through these camps, we extended access to free eye care services to 4,661 individuals. ***Additionally, Mufti Abdul Wahab personally visits Pakistan to oversee the eye care project and meet with patients to ensure they receive proper treatment.***

GIFT OF VISION

Giving the **Gift of Sight** to The Well-deserving

HOW DOES OUR EYE CARE PROJECT WORK?

Our eye care project operates through a simple yet effective process. We assemble a team of dedicated doctors, procure the necessary supplies for consultations, secure community spaces to set up our camps and inform community members about the opportunity for free check-ups. This approach garners significant participation, as individuals from these underprivileged areas often go overlooked and readily seize the chance for a comprehensive consultation. It is noteworthy that these eye camps also serve as a form of Sadaqah-e-Jariyah, benefiting numerous individuals in the long run by restoring their vision.

20
EYE CAMPS

100
EYE SURGERIES

4,761
BENEFICIARIES

EYE CATARACT SURGERIES

UCI further supports and funds patients referred for cataract surgery from our eye camps. We encourage our donors to contribute towards cataract removal surgeries, as this seemingly minor condition can lead to severe vision impairment if left untreated. ***Recognizing cataracts as the leading cause of reversible visual impairment, we proudly sponsored 100 successful cataract removal surgeries in the past year alone across Karachi.***

EXPANDING OUR REACH

Moving forward, we aspire to expand our work and extend our services to areas with higher occurrence rates of eye diseases that we have not yet reached. With the support of our dedicated team and compassionate donors, we strive to make a lasting difference in the lives of individuals suffering from visual impairments.

MAKTAB SUPPORT

Empowering Deprived Students for a **Promising Future**

The Maktab Project initiated by Ummah Charity is a noticeable realization of the visionary goals set forth by our Chairman, Mufti Abdul Wahab. He firmly believes that comprehensive education plays a pivotal role in building a stronger nation, fostering deep-rooted faith, and offering long-term solutions to combat poverty. At our Maktabs, we strive to provide students with quality Islamic education encompassing the Qur'an, Hadith, and Tajweed, under the guidance of esteemed Qaris and teachers.

In addition to these Islamic subjects, students also receive instruction in Mathematics, English, and Urdu, equipping them with the necessary knowledge to tackle more advanced educational material in the future.

Our Maktabs extend educational opportunities to children who come from families unable to afford formal schooling. Furthermore, UCI consistently provides these children and their families with cooked meals, including special occasions like Eid and Rabi-al Awal. Last year, we provided fresh meals and water bottles within our Maktabs.

MARKING OUR SUCCESSES

Last year, UCI helped to give 300 students of Burmi Colony a brighter future whereas Mufti Abdul Wahab personally visited Maktabs to oversee the arrangements and interact with the children, offering them freshly cooked meals. He also monitored the performance of the students through reviews conducted with the Qaris and teachers. Each year, our Maktabs hold a prize distribution ceremony to celebrate the accomplishments of our students, encouraging them to strive for greater achievements.

MOBILITY INITIATIVE

Overcoming Challenges: **Mobility through Wheelchairs**

Enhancing mobility and enabling participation for differently abled people in their family and community activities heavily rely on having the right wheelchair. In Pakistan, where literacy rates are low and poverty rates are high, identifying specific disabilities can be a challenging task. Unfortunately, a significant majority of disabled individuals in Pakistan lack the necessary resources and awareness to effectively address their limitations. People with disabilities face numerous hurdles, including limited accessibility to wheelchairs, which are vital for their mobility. Moreover, those striving for active lives encounter various social, economic, and physical barriers that hinder their progress.

OUR ACHIEVEMENT

The main goal of this program is to contribute to the improvement of the socio-economic and cultural well-being of vulnerable individuals who are experiencing disabilities. At UCI, we firmly believe that such initiatives represent small but significant contributions toward the realization of an equitable and rights-oriented society. Team UCI ensured that individuals facing severe hardships were given priority, thoroughly examining all relevant aspects before proceeding with the distribution of wheelchairs in Karachi. Chairman Mufti Abdul Wahab personally handed out 25 wheelchairs to the recipients so they can ensure safe and convenient mobility in every aspect.

CHALLENGES WE OVERCAME

The distribution of wheelchairs among needy differently abled persons is not without its challenges. One of the primary hurdles was the lack of accessibility and infrastructure in certain areas. Limited or inadequate transportation systems made it difficult to reach remote locations where disabled individuals resided. Additionally, scrutinizing and facilitating the most deserving disabled individuals was a big challenge for Team UCI. However, the team's dedication made them overcome all challenges and mark the success of this project.

FIGHTING HUNGER

Addressing Food Insecurity: **Food Packs Distribution**

Food insecurity remains a significant challenge, particularly in underprivileged communities worldwide. Individuals in developing countries often face even greater difficulties in accessing essential sustenance during challenging times, relying heavily on aid for survival. Recognizing the critical nature of this issue, Ummah Charity International (UCI) has developed the Feed the Hungry project, aiming to provide ongoing support and alleviate food scarcity through the provision of food packs. UCI distributes food packs containing essentials like rice, flour, ghee, tea, pulses, cereal, and other items to serve a family for the whole month.

OVERCOMING OBSTACLES

During the distribution of food packs in deprived areas, Ummah Charity International (UCI) faced several significant challenges that require careful consideration and dedication to overcome. Among these hurdles is the crucial task of closely surveying and shortlisting deserving families who are in genuine need of sustenance. Identifying the most vulnerable individuals in these communities is a complex process, demanding thorough assessments and a deep understanding of their circumstances. However, UCI's committed team remains resolute in their mission, tirelessly working to ensure that the food packs reach those who truly need them the most.

REACHING NEW HEIGHTS

The UCI team has diligently identified numerous areas across Pakistan facing the highest levels of food insecurity. This data helps guide our efforts and prioritize food distribution drives. Last year, we successfully provided 800 food packs facilitating 8,000 beneficiaries in Kharo Jani Goth, Tharparker and Samo Goth, Talhar.

With the invaluable support of our generous donors, we achieved remarkable progress last year, and we aspire to expand our impact further each year. ***By continuing to address food insecurity and sustain our efforts, we aim to provide sustenance to those in need and create a positive difference in their lives.***

NUTRITIOUS SUPPORT

Nourishing Lives: Serving Humanity with **Cooked Meals**

Amidst the persistent issue of food insecurity, many underprivileged communities worldwide struggle to access sufficient sustenance, particularly during challenging times. This struggle is even more noticeable in developing countries, where individuals face significant difficulties in obtaining essential nourishment, often relying on aid for their survival. In response to this critical situation, Ummah Charity International (UCI) has launched the Feed the Hungry project. Our primary goal is to extend ongoing support and alleviate food scarcity by delivering freshly cooked meals to those facing hunger and vulnerability. Through this initiative, we aim to make a meaningful impact and bring hope to individuals in need.

800
FOOD PACKS

49
POTS

11,350
BENEFICIARIES

OVERCOMING ODD SITUATIONS

Our team encounters various challenges in executing this project. These include sourcing high-quality ingredients, ensuring adherence to sanitary food preparation practices, and guaranteeing fair distribution to satisfy the needs of beneficiaries. Despite these obstacles, our project continues to thrive, consistently delivering fresh meals to individuals in need.

NOTABLE ACHIEVEMENTS

Last year, we successfully provided 49 pots of cooked meals to 3,350 people in deprived areas like Burmi Colony, Tharparkar, Jamhoria Colony, and Babu Bethani Goth. Our goal is to help those who are facing tough times by giving them food and hope for a better future. ***Nothing would have been possible without your unconditional support towards our Feed the Hungry Project.***

BLESSINGS OF RAMADAN

Embracing the Blessings: **UCI's Ramadan Project**

Ramadan is a cherished time for Muslims worldwide, fostering a deeper connection with Allah and garnering an abundance of blessings. However, amidst the joy, there are those who are unable to experience the fullness of this blessed month due to financial constraints. It is disheartening for them to face the inability to afford basic meals to sustain their fasts from dawn till dusk. In recognition of this hardship, Ummah Charity International (UCI) extends a helping hand through our Ramadan project, which serves as a comprehensive support system for the deprived ones.

A MULTIFACETED RAMADAN PROJECT

Our Ramadan project encompasses various dimensions to cater to the diverse needs of this sacred month. ***We facilitate the connection between the Ummah by collecting Zakat, Sadaqah, Fidya, Kaffarah, Fitarana, and general donations from those who can contribute, providing relief to those in need.***

SERVING THE MUSLIM COMMUNITY

Our Ramadan project is designed to address every aspect of this holy month. We distribute food packs enough for a family for a month ensuring that families have self-sufficiency throughout Ramadan. These food packs include essential items such as oil, flour, sugar, rice, lentils, tea leaves, salt, juice concentrates, powdered milk, and dates, among other provisions. Additionally, we offer fulfilling iftar meals and water bottles daily to individuals who may be far from home or unable to afford such sustenance.

RAMADAN 2022

In the past year, our efforts made a significant impact. We assisted 31,090 beneficiaries through the distribution of 2,454 monthly food packs across Karachi. Most of these individuals were unemployed or facing extreme financial hardship. We also provided 1,920 iftar packs and water bottles to aid people in breaking their fasts. Furthermore, we facilitated 3,360 through Fidya and 997 Fitarana donations, which helped feed an equivalent number of individuals. Additionally, UCI distributed 273 Eid gift packs to spread joy and smiles on Eid.

We are immensely grateful for the unconditional support of our donors, as their contributions make all of this work possible. Together, we strive to empower the Ummah and create a meaningful impact during the blessed month of Ramadan.

QURBANI PROJECT

Sharing the Blessings: **UCI's Qurbani Project**

As Muslims worldwide are well aware, concluding Hajj-e-Akbar is marked by the sacred act of sacrificing a halal animal. This historic ritual not only purifies one's spirit and intentions but also enables individuals in the Ummah to enjoy having the sacrificial meat in their regular meals. Each year, UCI collects Qurbani donations from individuals in the UK and purchases healthy halal animals on their behalf in Pakistan. These animals are then slaughtered in accordance with Sharia principles, and their meat is distributed to families in need. We also cook fresh meals using the Qurbani meat and distribute them among those in need.

OUR ACHIEVEMENTS

In the past year, we received a total of 276 Qurbani donations, comprising 30 cows, 49 goats, 174 lambs, and 23 camels. Through these generous contributions, we successfully provided nourishment to 30,739 beneficiaries. The sacrificial activity was performed in the city of Karachi.

OVERCOMING CHALLENGES

With the restrictions easing down for the global pandemic, the monsoon flooding that affected one-third of Pakistan turned the situation extremely challenging on Eid-Al-Adha. ***Our team ensured to fulfill the obligation with responsibility and make the meat shares reach the right destination.*** Mufti Abdul Wahab himself monitored the project in Pakistan despite the flooding conditions. In addition to meat distribution, UCI provided cooked meals to deprived people to bring smiles to their faces. The team members faced great difficulty in protecting sacrificial animals from torrential rainfalls and then distributing meat to the well-deserving. However, team UCI achieved the objectives while overcoming the challenges despite the situation turning worst.

QURBANI 2022

THE SIGNIFICANCE OF THE PROJECT

The Qurbani Project holds immense value for UCI, our donors, and our beneficiaries alike. It allows us to fulfill our Islamic obligations while also benefiting needy families, ensuring that the spirit of sacrifice and generosity during Eid al-Adha reaches those who are most in need.

SADAQAH DONATIONS

Illuminating Lives with Your **Sadaqah Donation**

Sadaqah, an act of giving a donation to please the creator and alleviate hardships, holds great significance and rewards in Islam. Unlike other obligatory forms of charity, Sadaqah is not compulsory but carries immense value. Ummah Charity International provides an accessible platform for donors to offer Sadaqah in various forms, with a particular focus on animal sacrifice and urgent aid, which helps feed and support those in need.

SADAQAH SACRIFICE

UCI has been instrumental in assisting 576 individuals through Sadaqah sacrifice donations for 12 goats over the past year across Karachi. By sacrificing goats in economically deprived and food insecure areas identified through our team's survey, we have been able to distribute meat bags to families in need. Each bag can sustain a family of up to 6 members.

SADAQAH FUNDS

In addition to Sadaqah sacrifice, our Sadaqah initiative extends support to families in urgent need through monetary funds. Immediate relief is often required in cases such as accidents, medical emergencies, education expenses for orphan girls, medical aid, providing sustainable sources of income, and provision of food packs to impoverished families. Last year alone, we aided 2,500 individuals through our Sadaqah fund. Our team ensures the appropriate utilization of your Sadaqah by maintaining continuous communication with the beneficiaries.

SERVING HUMANITY IN THE UK

Nourishing communities through Nutritious Meals in the UK

UCI's mission is to make a positive impact on humanity by providing nutritious meals to those in need. We believe that access to adequate and wholesome food is a fundamental right that every individual deserves. Through our dedicated efforts, we strive to alleviate hunger and improve the well-being of vulnerable communities. Our commitment to serving humanity knows no boundaries, as we work tirelessly to bring nourishment and hope to people from all walks of life. Together, we are creating a brighter and healthier future for those facing food insecurity and ensuring that no one goes to bed hungry.

COLLABORATION WITH LONDON COMMUNITY KITCHEN

In collaboration with London Community Kitchen, we have been providing food to those in need since September 2021. This organization has been dedicated to serving the disadvantaged community, striving to ensure that no one goes to bed hungry. To support this cause, we partnered with London Community Kitchen to provide free meals to those in need within our local communities. Despite being one of the most developed cities in the world, London has experienced a worrisome increase in poverty and food insecurity over the past few years. As part of this project, we distributed a total of 1,850 boxes of food in the year 2022. Thanks to the support of our generous donors, we have been able to sustain this project.

THANK YOU DONORS

FOR BEING A PART OF UCI'S JOURNEY IN 2022!

Ummah Charity International extends its deepest gratitude and heartfelt thanks for your unconditional support and generous contributions towards our various projects from January to December 2022. Your compassion and dedication have made a tremendous impact on the lives of countless individuals and communities.

Our projects have encompassed a wide range of areas, including emergency relief, eye care, education through Maktab, water project, sustainable livelihoods, and providing food to the impoverished. Together, we have worked tirelessly to bring hope, stability, and empowerment to a total of 142,731 beneficiaries in Pakistan.

Your support has also enabled us to enhance our welfare projects in impoverished regions, ensuring that we serve humanity by all means and without any discrimination.

The achievements we have accomplished together in 2022 would not have been possible without your dedication and trust in UCI and Chairman Mufti Abdul Wahab. Your continued support will be instrumental in our endeavours to make a lasting difference in the lives of the less fortunate.

As we move forward into the future, we reaffirm our commitment to transparency, accountability, and effective utilization of your donations. Our team remains steadfast in its determination to create a world where every individual can access the basic necessities of life and live with dignity.

Once again, we extend our deepest appreciation to each and every one of you for your profound generosity and for being a part of our journey. Together, we have made a significant impact, and we look forward to your continued support in the coming years.

REPORT OF THE TRUSTEES FOR THE YEAR ENDING ON DECEMBER 31, 2022

The trustees of Ummah Charity International are presenting their report along with the financial statements for the fiscal year ending on December 31, 2022. The trustees have adhered to the guidelines outlined in the Accounting and Reporting by Charities: Statement of Recommended Practice, applicable to charities preparing their accounts in line with the Financial Reporting Standard for the UK and the Republic of Ireland.

MESSAGE FROM THE TRUSTEES

Dear Supporters of **Ummah Charity International,**

We are delighted to present our Annual Report for the year 2022. We would like to express our deepest gratitude to each and every one of you who has contributed to our mission of providing humanitarian aid and support to those in need around the world.

Throughout the past year, we have witnessed both challenges and triumphs. The monsoon flooding brought unprecedented difficulties, but it also highlighted the resilience and compassion of individuals and communities. Despite the obstacles, Ummah Charity International remained steadfast in its commitment to serving the most vulnerable and marginalized populations.

Thanks to your unconditional support, we were able to implement a wide range of impactful projects in various areas such as eye care, education, emergency relief, and sustainable development. From establishing eye camps in remote regions to supporting the Maktab for disadvantaged children, from Rozgar Project to the Women Empowerment initiative, our projects have made a significant difference in the lives of countless individuals and communities.

In 2022, we continued to prioritize transparency and accountability in all our operations. We diligently monitored the allocation of funds, ensuring that every donation was used effectively and efficiently. We are proud to report that all of our funds raised were directly channeled into our projects, enabling us to maximize the positive impact on those we serve.

None of this would have been possible without the support and trust you have placed in us. Your generous contributions, whether through financial donations, volunteer work, or spreading awareness, have played a vital role in transforming lives and fostering hope. We are immensely grateful for your continued belief in our mission and dedication to making a difference.

As we move forward into the future, we remain committed to expanding our reach and enhancing the scope of our work. We recognize that the challenges facing humanity are vast and ever-evolving, and we are determined to adapt and respond effectively. With your support, we will strive to empower more individuals, build sustainable communities, and create a brighter tomorrow for all.

Together, we have made significant progress in alleviating suffering and promoting dignity. Let us continue our journey of compassion and solidarity, knowing that our collective efforts can bring about meaningful change.

With deepest gratitude,

The Trustees of Ummah Charity International

BOARD OF TRUSTEES

Guiding Vision and Leadership

Mufti Abdul Wahab, the Chairman of Ummah Charity International, has been engaged in philanthropic activities for well over a decade now. With a prominent presence as an Islamic religious scholar on both international platforms and social media, he has garnered an ever-expanding following. Throughout his journey, Mufti Abdul Wahab has consistently focused on bringing significant positive change to society. In 2012, he turned his vision into reality with the inauguration of Ummah Charity International, driven by the goal of creating a more equitable, just society where no one is forced to live in unfavorable conditions. To achieve this vision, he closely monitors the charity's activities and, whenever possible, personally visits relief work sites to ensure the organization's processes are carried out smoothly and transparently. Mufti Abdul Wahab's dedication and hands-on approach have made a remarkable impact in realizing positive transformations within the communities UCI serves.

Aftab Ahmed, a devoted humanitarian and accomplished businessman, has demonstrated his drive and determination in building Euro Mobiles and Laptops into a successful enterprise. Now, he brings the same dedication and passion for serving humanity to Ummah Charity International, aiming to create a lasting and positive impact on the world. With his expertise in handling highly sensitive matters, he is an ideal fit as a trustee of UCI, and we eagerly anticipate his valuable contributions. Aftab Ahmed plays an active role in all UK-based projects and is committed to expanding the welfare network in this region. His determination to make a difference is truly commendable and serves as an inspiration to us all.

Faisal Rao's capabilities in accounting have helped tremendously in managing the charity’s funds for projects within and outside the UK. By profession, he works as an accountant for a large London-based organization, but his drive for social change motivated him to be a part of UCI’s board of trustees. His experience and knowledge in monetary matters have allowed the charity to be able to allocate funds to relevant projects effectively and timely. His work with UCI is as deeply cherished as it is crucial.

REFERENCE & ADMINISTRATIVE DETAILS

LEGAL & ADMINISTRATIVE INFORMATION

Registered Charity Name:
Ummah Charity International

Registered Charity No.
1146342

Registered Office:
16 Village Way East
Harrow, HA2 7LU

Principal office:
16 Village Way East
Harrow, HA2 7LU

Bankers:
Barclays Bank
220 Ealing Road
Wembley, Middlesex
HA0 4QH

The Trustees:
The trustees who served the charity during the period were as follows:
Mr Abdul Wahab
Mr Faisal Rao
Mt Aftab Ahmed

Accountants:
Hybrid Accountancy Limited
Association of Chartered Certified Accountants
6 Pennine Parade, Pennine Drive, NW2 1NT

STRUCTURE, GOVERNANCE & MANAGEMENT

GOVERNING DOCUMENT:

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

RISK MANAGEMENT POLICY:

A separate log is maintained to determine the risk factors which can affect the operations of Ummah Charity International and can produce significant hurdles in work. These factors usually come under discussion in trustee meetings and require necessary action. Mainly the risk which can be a potential threat is the financial position of the organisation. It applies both on internal and external levels. On internal, the level of reserves and on external, it is the economic calamity which can affect our donors and funders and can distress them from supporting good causes. Trustees are aware of these potential risks and have already discussed overcoming the threats (if arise) with possible risk and are agreed to discuss them in every trustee meeting so that a quick response can be discoursed and delivered on time. It is also worth mentioning that despite the financial risks, areas like governance, competition, operations, fundraising, legal compliance, visibility and information technology are well assessed and discussed in detail. The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

RISK OF GOVERNANCE:

Ummah Charity International needs to ensure that proper governance structures and practices are adopted to reduce the risk of failure and can support the survival and success of the organisation. The board will regularly review the policies and procedures to ensure they meet the governance and operating standard.

FUNDING:

Ummah Charity International does not have a fixed amount of income. In continuation of work, it will be absolutely dependent on the donations made by the public or other charity organisations. Projects are only initiated when the complete funds are available to cover the cost but an exceptional case where Ummah Charity International has also set aside a portion of reserves to reduce the disruption in the event due to a temporary fall in donations.

COMPLAINTS HANDLING:

We have a complaints policy in place, and a complaint can be submitted to us either in person, by telephone, by email, or via our website contact form. Complaints will be dealt with in accordance with our policy. We strive to make Ummah Charity International meet high standards and up to the expectations of our donors. All procedures and frameworks are reviewed on a regular basis for improvement purposes.

I.T & DATA STORAGE:

Ummah Charity International is reliant upon electronically-stored data. However, the damage of our computer systems will not disrupt any of our humanitarian operations. This is due to the fact that copies of all our data have been made in order to keep the information we have secure. Our fundraising teams utilise different approaches, which include the following: Individual donor giving, Challenges, Events, Online giving, Communities fundraising, Live TV appeals, Call centres, Direct mail, and Fundraising activities are carried out by our own staff or volunteers. We don't use third parties or agencies.

GENERAL DATA PROTECTION REGULATION (GDPR):

Since 2017 we have provided training to staff members regarding the importance of GDPR. An action plan was implemented, and all donors were sent consent forms and emails. We have a data protection policy and privacy statements.

OUR OBJECTIVES & ACTIVITIES

OUR OBJECTIVES:

Ummah Charity International is a compassionate developmental organization dedicated to uplifting impoverished countries, irrespective of any discrimination. Our all-encompassing objectives revolve around the following key pillars:

- **Feeding the Ummah:** We are dedicated to combating hunger and malnutrition by providing vital food assistance to those in need.
- **Providing Clean Water:** Ensuring access to clean and safe water sources is one of our top priorities to promote better health and sanitation in underserved communities.
- **Education:** We firmly believe in the power of education to transform lives. Our efforts focus on facilitating access to quality education for children and adults alike.
- **Women Empowerment:** We are committed to empowering women, recognizing their crucial role in society, and providing them with the necessary tools and opportunities to thrive.
- **Emergency Relief in Natural Disasters:** When disaster strikes, we swiftly respond with emergency relief, providing aid and support to affected communities.

Through these objectives, Ummah Charity International strives to create positive and sustainable change, enhancing the lives of individuals and communities.

EXPERTISE IN OUR HUMANITARIAN PROJECTS:

This includes our response to any natural disasters, including earthquakes, pandemics, flooding, and every such situation that requires efficiency and quick action. We also focus on building a better community as an important aspect of our objectives through our local projects and social bonding with a wide variety of people and organisations.

EMPOWERING THE COMMUNITIES:

Development of integrated programmes especially sustainable livelihood projects which enable vulnerable communities to break out of the cycle of poverty, whether it is by setting up a small business or distributing rickshaws. We have a gender equality policy therefore the Women Empowerment project gives women an equal chance to make their journey towards a better future.

TRUST BUILDING & WORK EFFICIENCY:

Ummah Charity is based on transparency, neutrality, and sincerity with effective leadership and programme management. The importance of each project in Ummah Charity International is inevitable and the work that we do is bringing vulnerable communities, who are entrapped by poverty, towards hope and stability. Our food projects, clean water provision, education, women empowerment, and emergency relief in natural disasters are serving the community on a large scale as per their needs.

CURRENT DEVELOPMENT PROGRAMMES & PROJECTS SET UP ARE:

- Ensuring access to clean and hygienic drinking water in both rural and urban areas
- Empowering marginalized individuals through our Rozgar & Women Empowerment Project
- Organizing free eye care camps and facilitating cataract surgeries for those in need
- Combating hunger through our cooked meals and food packs projects
- Undertaking infrastructure projects, including the construction of masjids and homes for displaced communities
- Providing a brighter future through Maktab Project for children
- Engaging in seasonal initiatives such as Ramadan, Qurbani, and Winter Projects
- Responding to humanitarian needs, including our UK Projects to aid the homeless and serve through the London Community Kitchen
- Aiding natural disaster-stricken regions and providing swift humanitarian assistance during crises

OUR MISSION

Our mission is to deal with poverty and its causes by developing innovative and sustainable solutions that enable individuals and their communities to live with dignity. We aim to accomplish this by supporting initiatives that promote economic justice and social equality. These are only two of the basic fundamentals of life, according to the teachings of Islam. To eliminate the sufferings and hardships of all mankind is the prime mission of UCI. We are continuously endeavouring to tackle the root cause of the problem that causes the inequitable distribution of resources.

OUR VALUES

EQUALITY

Islam teaches equality irrespective of colour, class, race, gender, age, disability, ethnicity, and religion; and this forms the foundation of what we practice at UCI.

RESPECT

It is our belief that respect is the birth right of each individual regardless of their social status, values and beliefs.

INTEGRITY

Integrity is our strong suite and we maintain transparent dealings and honest transactions at all times and levels.

COMPASSION

We believe in kindness and compassion not only to those who are in need and have been encompassed with poverty, but to everyone who is facing life's turbulences.

PARTNERSHIP

We work together with our local and international partners in order to effectively serve the larger communities.

SOLIDARITY

We stand with the disadvantaged, and the ones struck down, enabling them to overcome their misery, and start anew.

TRANSPARENCY

We have a policy of openness as we believe we are answerable to God, while we owe our donors to correctly inform them of our progress.

EXCELLENCE

Our goal is to achieve excellence in providing humanitarian aid in disasters, as well as to the destitute and underprivileged.

ACCOUNTABILITY

Ummah Charity International is working continuously to develop and improve its accountability (a vital part of legitimacy) so that it fully supports our vision and mission and ensures that our work has the greatest impact. We have many policies and instruments in place for this, such as participation, feedback, complaints handling and reporting. When someone donates towards a particular cause or project, we make sure that we have the team and resources to direct your donation towards the people and communities who need it the most. We take your donations very seriously and make sure that every penny is spent in the correct way, for that all donated funds are monitored and reviewed by Mufti Abdul Wahab (Founder & Chairman), who ensures that Zakat, Sadaqah and other funds are spent correctly. After the completion, detailed feedback on the project is sent to our donors. Ummah Charity International believes that if we work together, we can make a difference, and for that, we keep our work transparent among all stakeholders, which includes: the public, donors, volunteers, staff and regulatory bodies in the countries we operate. A little note on Gift aid: Thanks to our donors who have signed a Gift Aid Declaration, as this is much appreciated.

PUBLIC BENEFIT

The Trustees confirm that they abide by the Charity Commission's general guidance on public benefit, complying with Section 4 of the Charities Act 2006 to have due regard to public benefit in pursuance of its objectives and activities. The initiatives taken by Ummah Charity International left a deep impact and delivered a sense of well-being & happiness without compromising on people's self-respect. We have been playing an effective role in helping those who are in dire need. UCI has undertaken different projects over the years; some were meant to provide immediate relief, while others were meant to uplift the economic status of families. In either case, our efforts have proven fruitful and helped the beneficiaries in changing their lives and providing them with a chance to uplift their current situation. It is worth mentioning that whatever we have achieved so far is quite encouraging and a source of boosting our morale and spirit to continue the good work for the public's benefit and help.

FUTURE DEVELOPMENTS

REBRANDING FROM UMMAH CHARITY INTERNATIONAL (UCI) TO AL-WAHAB FOUNDATION (AWF)

Ummah Charity International is eagerly looking ahead to a future filled with promising developments, as it embarks on a rebranding journey to become Al-Wahab Foundation, embracing a bespoke identity that truly reflects its values and vision. This transformation comes with the aim of strengthening its presence and impact within the philanthropic landscape. While rebranding presents certain challenges, such as potential confusion among stakeholders and donors, the organization is well-prepared to navigate these obstacles with care and precision. A comprehensive communication strategy is planned to inform and engage all stakeholders about the change, emphasizing continuity of mission and commitment to the causes it serves. The transition will be conducted with transparency, keeping donors and partners informed every step of the way. By leveraging its existing reputation and the trust it has built over the years, Ummah Charity International is confident that the rebranding process will not only be smooth but also open up new opportunities to expand its reach, impact, and effectiveness in uplifting lives and creating positive change within the communities it serves.

Following this major change for a promising future of our organisation, we are committed to a strong investment strategy that ensures the effective utilization of funds to maximize its impact and support its charitable activities. With a focus on sustainable development, UCI plans to diversify its investments across various sectors, aligning them with its core objectives. However, like any investment strategy, there are expected challenges to navigate. A good amount is planned to be spent on the rebranding advertisement that might pose slight instability to the economic streamline of the organisation. To counter these challenges, UCI will employ a practical risk management approach, ensuring a well-balanced and diversified investment portfolio. Additionally, we will regularly assess and review the investment performance while upholding its commitment to transparency and accountability. By addressing these challenges head-on, UCI aims to safeguard its financial stability and ensure sustainable funding for its charitable initiatives, enabling it to make an even greater impact in transforming lives and empowering communities.

IN-HOUSE TRANSFORMATION

At UCI, we strive for continual improvement in all aspects of our charitable work, including internal transformations. As we intend to adopt a bespoke identity by rebranding from Ummah Charity International to Al-Wahab Foundation, this significant phase marks our dedication to aligning our name with our values and vision, reinforcing our commitment to making a positive impact. Throughout this rebranding process, we are focused on ensuring a seamless transition for our donors and partners.

In addition to our rebranding efforts, we are introducing a new donor management system. This technological advancement will enable us to operate more efficiently, ensuring that every contribution is effectively utilized for the causes we serve.

With these transformative steps, we are further strengthening our commitment to creating a better tomorrow for those in need. By continually evolving and embracing innovative solutions, we aim to optimize our impact and build a brighter future for the communities we support.

UK PROJECTS

From the achievements of our Feed the Homeless and London Community Kitchen projects, Ummah Charity International is embarking on a new journey to assist more vulnerable individuals in the UK by distributing winter survival kits, food packs, and cooked meals. We intend to collaborate with like-minded organizations dedicated to alleviating food insecurity among the homeless population. Our vision is to expand our outreach encompassing multiple towns and cities across the UK within the next three years. The interest and impact these projects have generated from our supporters have encouraged us to value this programme in the coming years.

STATEMENT OF TRUSTEE'S RESPONSIBILITY

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (the United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008, and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to - select suitable accounting policies and then apply them consistently; - observe the methods and principles in the Charity SORP; - make judgements and estimates that are reasonable and prudent; - state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; - prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business. The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (the United Kingdom Generally Accepted Accounting Practice).

FUNDRAISING ACTIVITIES

The organisation’s fundraising activities and funding sources are reviewed occasionally by trustees to ensure all known sources of funds are approached for financial support. It was mentioned that the idea and experiment of doing charity appeals through television channels were really successful and helped the charity to reach more audiences for awareness as well as for financial gains. The trustee's emphasis on setting up and regularly updating the just-giving pages so more people can be engaged in good causes The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to: select suitable accounting policies and then apply them consistently; observe the methods and principles in the Charity SORP; make judgements and estimates that are reasonable and prudent; prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business. The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

FINANCIAL REVIEW

INCOME

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income, the amount can be quantified with reasonable accuracy, and there is a certainty of receipt. Donations: This comprises all incoming resources from donations and gifts collected directly by the charity and income from fundraising events/ appeals during the year. Gift Aid tax recoverable under the Gift Aid Scheme is recognised where there is an entitlement, certainty of receipt, and the amount can be measured with sufficient reliability. Where a claim for repayment of income tax has been or will be made, such income is included in the debtors' amount if still not received by the year-end.

RESERVES POLICY

The beneficiaries of the Ummah Charity International are communities from different backgrounds and cultures, the only thing common among them is "poverty and insufficient resources" most of them receive assistance and support from UCI on regular bases as their economic conditions do not allow them to fulfil the requirements on their own. UCI's ongoing projects are a big hope for thousands of people, and any delay or obstacle in delivering the projects can awfully affect their lives. Therefore, trustees are in view that a minimum of twelve-month reserve would be necessary to run the programs smoothly and to ensure sustainability. The UCI runs learning, fundraising, capacity building and advocacy activities and programmes supporting communities and individuals. The UCI Reserves Policy is to maintain a sufficient level of reserves to enable normal operating activities to continue over a period of up to six months should a shortage in income occur and to take account of potential risks and emergencies that may arise from time to time. This policy will be reviewed at the Annual Trust meeting each year. The Chairman will present the Trustee Board with a draft document and supporting materials that enable them to make an informed decision about levels of Reserves and feeds into their approval of the strategy document and annual operating budget.

REVIEW

During the year, the charity raised (£852,969) in direct donations from the general public to carry out the programmes mentioned in the Statement of Financial Activities. Most of this was utilised in the year, and the remaining funds are in reserve for ongoing projects. The charity continues to work closely with a number of partner organisations in providing aid to the needy, and of the expenditure, £2,066,068 was spent with these partner organisations. The income tax recoverable from Gift Aid is used for admin and marketing-related expenses.

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF UMMAH CHARITY INTERNATIONAL

Independent examiner's report to the trustees of Ummah Charity International
I report to the charity trustees on my examination of the accounts of Ummah Charity International (the Trust) for the period 1 January 2022 to 1 October 2022.

Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under Section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under Section 145(5)(b) of the Act.

Independent examiner's statement
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a member of the Association of Chartered Certified Accountants, which is one of the listed bodies.

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:
1. accounting records were not kept in respect of the Trust as required by Section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

Change of entity's structure and transfer of Funds
Ummah Charity International (UCI) has undergone a structural change, transferring its operations, assets, and funds to Alwahab Foundation, a charity and company limited by guarantee. All trustees and operations remain unchanged. A total of £1,484,607, comprising £200,929 unrestricted funds and £1,283,678 restricted funds, has been transferred to Alwahab Foundation as donations. Future financial reports will be under the name and structure of Alwahab Foundation.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Hybrid Accountancy Limited
The Association of Chartered Certified Accountants
6 Pennine Parade, Pennine Drive
London, NW2 1NT

16th October 2023

STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	Unrestricted fund £	Restricted fund £	YEAR ENDED 31/12/22 Total funds £	PERIOD 1/10/20 TO 31/12/21 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	**75,516**	-	**75,516**	99,879
Charitable activities	3				
Health & Welfare		-	**25,025**	**25,025**	42,215
Ramadan		-	**167,679**	**167,679**	194,801
Hifze Quran		-	**24,828**	**24,828**	52,360
Qurbani		-	**54,105**	**54,105**	61,040
Economic Empowerment		-	**60,806**	**60,806**	42,657
Sadaqah		-	**22,567**	**22,567**	46,776
Water Projects		-	**101,493**	**101,493**	190,129
Zakat		-	**27,719**	**27,719**	55,520
Education		-	**280**	**280**	4,075
Disaster Relief		-	**79,218**	**79,218**	4,209
Masjid		-	**134,749**	**134,749**	193,415
Voluntary Donations		**20,064**	-	**20,064**	15,845
Feed the Ummah		-	**58,920**	**58,920**	88,900
Total		**95,580**	**757,389**	**852,969**	1,091,821
EXPENDITURE ON					
Raising funds	4	**613**	-	**613**	2,007
Charitable activities	5				
Health & Welfare		**10,245**	**86,957**	**97,202**	54,384
Ramadan		**30,003**	**254,216**	**284,219**	172,191
Hifze Quran		**26,026**	**76,274**	**102,300**	27,971
Qurbani		-	**56,616**	**56,616**	61,213
Economic Empowerment		**20,335**	**99,522**	**119,857**	99,862
Sadaqah		-	**96,520**	**96,520**	35,887
Water Projects		**88,460**	**192,263**	**280,723**	280,765
Zakat		-	**341,299**	**341,299**	-
Education		**3,601**	-	**3,601**	20,999
Disaster Relief		-	**84,836**	**84,836**	3,723
General Donations		-	-	-	8,400
Masjid		-	**389,714**	**389,714**	73,356
Voluntary Donations		**2,466**	-	**2,466**	-
Feed the Ummah		**22,261**	**128,406**	**150,667**	53,093
Other		**50,438**	**4,997**	**55,435**	53,437
Total		**254,448**	**1,811,620**	**2,066,068**	947,288
NET INCOME/(EXPENDITURE)		**(158,868)**	**(1,054,231)**	**(1,213,099)**	144,533
RECONCILIATION OF FUNDS					
Total funds brought forward		**289,185**	**1,054,231**	**1,343,416**	1,198,883
TOTAL FUNDS CARRIED FORWARD		**130,317**	-	**130,317**	1,343,416

STATEMENT OF FINANCIAL POSITION
31 DECEMBER 2022

	Notes	Unrestricted fund £	Restricted fund £	31/12/22 Total funds £	31/12/21 Total funds £
FIXED ASSETS					
Tangible assets	11	**75,000**	-	**75,000**	83,606
CURRENT ASSETS					
Debtors	12	**80,317**	-	**80,317**	193,145
Cash at bank and in hand		-	-	-	1,104,770
		80,317	-	**80,317**	1,297,915
CREDITORS					
Amounts falling due within one year	13	**(25,000)**	-	**(25,000)**	(38,106)
NET CURRENT ASSETS		**55,317**	-	**55,317**	1,259,809
TOTAL ASSETS LESS CURRENT LIABILITIES		**130,317**	-	**130,317**	1,343,416
NET ASSETS		**130,317**	-	**130,317**	1,343,416
FUNDS	14				
Unrestricted funds				**130,317**	289,185
Restricted funds				-	1,054,231
TOTAL FUNDS				**130,317**	1,343,416

The financial statements were approved by the Board of Trustees and authorised for issue on 5 October 2023 and were signed on its behalf by:

Mr Abdul Wahab - Trustee

Mr Faisal Rao - Trustee

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 31 DECEMBER 2022

	Notes	YEAR ENDED 31/12/22 £	PERIOD 1/10/20 TO 31/12/21 £
Cash flows from operating activities			
Cash generated from operations	1	**(1,113,377)**	190,603
Net cash (used in)/provided by operating activities		**(1,113,377)**	190,603
Cash flows from investing activities			
Purchase of tangible fixed assets		-	(77,378)
Sale of tangible fixed assets		**8,607**	1,122
Net cash provided by/(used in) investing activities		**8,607**	(76,256)
Cash flows from financing activities			
Capital repayments in year		-	(2,270)
Net cash provided by/(used in) financing activities		-	(2,270)
Change in cash and cash equivalents in the reporting period		**(1,104,770)**	112,077
Cash and cash equivalents at the beginning of the reporting period		**1,104,770**	992,693
Cash and cash equivalents at the end of the reporting period		-	1,104,770

NOTES TO THE STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2022

1. RECONCILIATION OF NET (EXPENDITURE)/INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	YEAR ENDED 31/12/22 £	PERIOD 1/10/20 TO 31/12/21 £
Net (expenditure)/income for the reporting period (as per the Statement of Financial Activities)	**(1,213,099)**	144,533
Adjustments for:		
Depreciation charges	**-**	3,646
Loss on disposal of fixed assets	**-**	1,119
Decrease in debtors	**112,828**	19,453
(Decrease)/increase in creditors	**(13,106)**	21,852
Net cash (used in)/provided by operations	**(1,113,377)**	190,603

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1/1/22 £	Cash flow £	At 31/12/22 £
Net cash			
Cash at bank and in hand	**1,104,770**	**(1,104,770)**	**-**
	1,104,770	**(1,104,770)**	**-**
Total	**1,104,770**	**(1,104,770)**	**-**

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2022

1. ACCOUNTING POLICIES

BASIS OF PREPARING THE FINANCIAL STATEMENTS

The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

INCOME

All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

EXPENDITURE

Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

TANGIBLE FIXED ASSETS

Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery	-	25% on cost
Fixtures and fittings	-	15% on reducing balance
Computer equipment	-	25% on reducing balance

TAXATION

The charity is exempt from tax on its charitable activities.

FUND ACCOUNTING

Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2022

2. DONATIONS AND LEGACIES

	YEAR ENDED 31/12/22 £	PERIOD 1/10/20 TO 31/12/21 £
Gift aid	**75,516**	99,879

3. INCOME FROM CHARITABLE ACTIVITIES

	Activity	YEAR ENDED 31/12/22 £	PERIOD 1/10/20 TO 31/12/21 £
Unrestricted Donations	Health & Welfare	**725**	5,230
Restricted Donations	Health & Welfare	**24,300**	36,985
Unrestricted Donations	Ramadan	**14,120**	23,972
Restricted Donations	Ramadan	**153,559**	170,829
Unrestricted Donations	Hifze Quran	**6,154**	15,051
Restricted Donations	Hifze Quran	**18,674**	37,309
Restricted Donations	Qurbani	**54,105**	61,040
Unrestricted Donations	Economic Empowerment	**4,110**	5,071
Restricted Donations	Economic Empowerment	**56,696**	37,586
Restricted Donations	Sadaqah	**22,567**	46,776
Unrestricted Donations	Water Projects	**7,359**	24,447
Restricted Donations	Water Projects	**94,134**	165,682
Restricted Donations	Zakat	**27,719**	55,520
Unrestricted Donations	Education	**-**	2,095
Restricted Donations	Education	**280**	1,980
Unrestricted Donations	Disaster Relief	**28,517**	520
Restricted Donations	Disaster Relief	**50,701**	3,689
Unrestricted Donations	Masjid	**47,214**	19,856
Restricted Donations	Masjid	**87,535**	173,559
Unrestricted Donations	Voluntary Donations	**20,064**	15,845
Unrestricted Donations	Feed the Ummah	**12,004**	14,962
Restricted Donations	Feed the Ummah	**46,916**	73,938
		777,453	991,942

Grants received, included in the above, are as follows:

	YEAR ENDED 31/12/22 £	PERIOD 1/10/20 TO 31/12/21 £
Zakat	**270,805**	268,386
Sadaqah	**296,241**	535,467
	567,046	803,853

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2022

4. RAISING FUNDS

RAISING DONATIONS AND LEGACIES

	YEAR ENDED 31/12/22 £	PERIOD 1/10/20 TO 31/12/21 £
Event cost	-	539
Fundraising cost	613	349
	613	888

OTHER TRADING ACTIVITIES

	YEAR ENDED 31/12/22 £	PERIOD 1/10/20 TO 31/12/21 £
Loss on sale of assets	-	1,119
Aggregate amounts	613	2,007

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs £	Grant funding of activities (see note 6) £	Support costs (see note 7) £	Totals £
Health & Welfare	8,500	79,127	9,575	97,202
Ramadan	47,659	212,347	24,213	284,219
Hifze Quran	11,120	85,410	5,770	102,300
Qurbani	3,370	43,953	9,293	56,616
Economic Empowerment	16,560	94,360	8,937	119,857
Sadaqah	11,332	80,207	4,981	96,520
Water Projects	13,700	257,424	9,599	280,723
Zakat	-	340,706	593	341,299
Education	-	3,601	-	3,601
Disaster Relief	16,999	51,999	15,838	84,836
Masjid	10,050	365,813	13,851	389,714
Voluntary Donations	2,466	-	-	2,466
Feed the Ummah	7,912	132,016	10,739	150,667
	149,668	1,746,963	113,389	2,010,020

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2022

6. GRANTS PAYABLE

	YEAR ENDED 31/12/22 £	PERIOD 1/10/20 TO 31/12/21 £
Health & Welfare	**79,127**	31,050
Ramadan	**212,347**	94,810
Hifze Quran	**85,410**	4,050
Qurbani	**43,953**	51,640
Economic Empowerment	**94,360**	70,300
Sadaqah	**80,207**	12,701
Water Projects	**257,424**	222,525
Zakat	**340,706**	-
Education	**3,601**	6,000
Disaster Relief	**51,999**	3,723
Masjid	**365,813**	45,000
Feed the Ummah	**132,016**	24,575
	1,746,963	566,374

The total grants paid to institutions during the year was as follows:

	YEAR ENDED 31/12/22 £	PERIOD 1/10/20 TO 31/12/21 £
Zakat	**708,560**	191,631
Sadaqah	**793,520**	300,313
	1,502,080	491,944

7. SUPPORT COSTS

	Management £	Finance £	Information technology £	Governance costs £	Totals £
Other resources expended	**26,877**	**8,336**	**11,954**	**8,268**	**55,435**
Health & Welfare	**4,480**	**5,095**	**-**	**-**	**9,575**
Ramadan	**14,182**	**10,031**	**-**	**-**	**24,213**
Hifze Quran	**850**	**4,920**	**-**	**-**	**5,770**
Qurbani	**9,072**	**221**	**-**	**-**	**9,293**
Economic Empowerment	**970**	**7,967**	**-**	**-**	**8,937**
Sadaqah	**1,250**	**3,731**	**-**	**-**	**4,981**
Water Projects	**620**	**8,979**	**-**	**-**	**9,599**
Zakat	**-**	**593**	**-**	**-**	**593**
Disaster Relief	**8,796**	**7,042**	**-**	**-**	**15,838**
Masjid	**5,905**	**7,946**	**-**	**-**	**13,851**
Feed the Ummah	**2,806**	**7,933**	**-**	**-**	**10,739**
	75,808	**72,794**	**11,954**	**8,268**	**168,824**

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2022

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 31 December 2022 nor for the period ended 31 December 2021.

TRUSTEES' EXPENSES

	YEAR ENDED 31/12/22 £	PERIOD 1/10/20 TO 31/12/21 £
Trustees' expenses	**2,705**	2,284

During the year under review, charity has paid travelling expenses for Mr Abdul Wahab (Chairman). These are disclosed in the note above.

9. STAFF COSTS

	YEAR ENDED 31/12/22 £	PERIOD 1/10/20 TO 31/12/21 £
Wages and salaries	**28,455**	21,389
	28,455	21,389

The average monthly number of employees during the year was as follows:

	YEAR ENDED 31/12/22	PERIOD 1/10/20 TO 31/12/21
Administrative staff	**3**	3

No employees received emoluments in excess of £60,000.

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	99,879	-	99,879
Charitable activities			
Health & Welfare	150	42,065	42,215
Ramadan	-	194,801	194,801
Hifze Quran	-	52,360	52,360
Qurbani	-	61,040	61,040
Economic Empowerment	-	42,657	42,657
Sadaqah	-	46,776	46,776
Water Projects	-	190,129	190,129
Zakat	-	55,520	55,520
Education	-	4,075	4,075
Disaster Relief	-	4,209	4,209

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2022

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted fund £	Total funds £
Masjid	-	193,415	193,415
Voluntary Donations	15,845	-	15,845
Feed the Ummah	-	88,900	88,900
Total	115,874	975,947	1,091,821
EXPENDITURE ON			
Raising funds	2,007	-	2,007
Charitable activities			
Health & Welfare	-	54,384	54,384
Ramadan	-	172,191	172,191
Hifze Quran	-	27,971	27,971
Qurbani	-	61,213	61,213
Economic Empowerment	-	99,862	99,862
Sadaqah	-	35,887	35,887
Water Projects	-	280,765	280,765
Education	-	20,999	20,999
Disaster Relief	-	3,723	3,723
General Donations	8,400	-	8,400
Masjid	-	73,356	73,356
Feed the Ummah	-	53,093	53,093
Other	53,437	-	53,437
Total	63,844	883,444	947,288
NET INCOME	52,030	92,503	144,533
RECONCILIATION OF FUNDS			
Total funds brought forward	237,156	961,727	1,198,883
TOTAL FUNDS CARRIED FORWARD	289,186	1,054,230	1,343,416

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2022

11. TANGIBLE FIXED ASSETS

	Long leasehold £	Plant and machinery £	Fixtures and fittings £	Computer equipment £	Totals £
COST					
At 1 January 2022	**75,000**	**2,040**	**4,987**	**12,303**	**94,330**
Disposals	**-**	**(2,040)**	**(4,987)**	**(12,303)**	**(19,330)**
At 31 December 2022	**75,000**	**-**	**-**	**-**	**75,000**
DEPRECIATION					
At 1 January 2022	**-**	**1,148**	**2,757**	**6,818**	**10,723**
Eliminated on disposal	**-**	**(1,148)**	**(2,757)**	**(6,818)**	**(10,723)**
At 31 December 2022	**-**	**-**	**-**	**-**	**-**
NET BOOK VALUE					
At 31 December 2022	**75,000**	**-**	**-**	**-**	**75,000**
At 31 December 2021	75,000	892	2,230	5,485	83,607

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/22 £	31/12/21 £
Trade debtors	**-**	1,105
Other debtors	**80,317**	3,045
Prepayments and accrued income	**-**	188,995
	80,317	193,145

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/22 £	31/12/21 £
Taxation and social security	**-**	1,166
Other creditors	**25,000**	36,940
	25,000	38,106

14. MOVEMENT IN FUNDS

	At 1/1/22 £	Net movement in funds £	At 31/12/22 £
Unrestricted funds			
Unrestricted	**289,185**	**(158,868)**	**130,317**
Restricted funds			
Restricted	**1,054,231**	**(1,054,231)**	**-**
TOTAL FUNDS	**1,343,416**	**(1,213,099)**	**130,317**

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2022

14. MOVEMENT IN FUNDS - continued

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Unrestricted	**95,580**	**(254,448)**	**(158,868)**
Restricted funds			
Restricted	**757,389**	**(1,811,620)**	**(1,054,231)**
TOTAL FUNDS	**852,969**	**(2,066,068)**	**(1,213,099)**

Comparatives for movement in funds

	At 1/10/20 £	Net movement in funds £	At 31/12/21 £
Unrestricted funds			
Unrestricted	237,156	52,029	289,185
Restricted funds			
Restricted	961,727	92,504	1,054,231
TOTAL FUNDS	1,198,883	144,533	1,343,416

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Unrestricted	115,874	(63,845)	52,029
Restricted funds			
Restricted	975,947	(883,443)	92,504
TOTAL FUNDS	1,091,821	(947,288)	144,533

NOTES TO THE FINANCIAL STATEMENTS - continued FOR THE YEAR ENDED 31 DECEMBER 2022

15. RELATED PARTY DISCLOSURES

Ummah Charity International has got a contract in place with a Charity in Pakistan "Help the Needy Charitable Trust (HTN)". HTN assists Ummah Charity International as a local partner to deliver their Charitable objects in Pakistan. Mr Aftab Jehangir who is a trustee in HTN is a brother of Mr Abdul Wahab who is a trustee of Ummah Charity International. During the period Ummah Charity International delivered projects of £252,456 through the assistance of HTN. All transactions are considered to be at arm's length.

Consultancy agreement is in place between Exactics Ltd and Ummah Charity International to support day to day running activities. Mrs Zahra Shafiq Shaikh who is wife of the Trustee Mr Abdul Wahab has got a participating interest in Exactic Ltd. During the period Ummah Charity International has paid total of £23,460 to Exactics Ltd for consultancy services.

During the period Mr Abdul Wasey Mohammad who is a son of the trustee Mr Abdul Wahab was paid total of £3,072 for his expenses and services provided to Ummah Charity International.

16. TRANSFER OF FUNDS

We wish to inform stakeholders that Ummah Charity International (UCI) has undergone a structural change, transferring its operations, assets, and funds to Alwahab Foundation, a charity and company limited by guarantee (Company Number: 13750092; Registered Charity Number: 1196664).

Notably, all trustees and operations remain unchanged. A total of £1,484,607, comprising £200,929 unrestricted funds and £1,283,678 restricted funds, has been transferred to Alwahab Foundation to continue the same charitable mission. Future financial reports will be under the name and structure of Alwahab Foundation.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2022

	YEAR ENDED 31/12/22 £	PERIOD 1/10/20 TO 31/12/21 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Gift aid	**75,516**	99,879
Charitable activities		
Unrestricted Donations	**140,267**	127,049
Restricted Donations	**637,186**	864,893
	777,453	991,942
Total incoming resources	**852,969**	1,091,821
EXPENDITURE		
Raising donations and legacies		
Event cost	-	539
Fundraising cost	**613**	349
	613	888
Other trading activities		
Loss on sale of tangible fixed assets	-	1,119
Charitable activities		
Advertising	**54,957**	74,431
Fundraising costs	**94,711**	123,718
Grants to institutions	**1,746,963**	566,374
	1,896,631	764,523
Support costs		
Management		
Trustees' expenses	**2,705**	2,284
Wages	**28,455**	21,389
Rates and water	**2,656**	2,955
Insurance	**1,175**	1,075
Light and heat	**1,679**	3,239
Telephone	**2,097**	3,497
Postage and stationery	**10,779**	12,025
Sundries	**1,428**	810
Rent	**9,166**	12,500
Subscriptions	**35**	65
Volunteer Expenses	**14,122**	9,509
Household and cleaning	**1,511**	2,651
	75,808	71,999

DETAILED STATEMENT OF FINANCIAL ACTIVITIES FOR THE YEAR ENDED 31 DECEMBER 2022

	YEAR ENDED 31/12/22 £	PERIOD 1/10/20 TO 31/12/21 £
Management		
Finance		
Bank charges	**8,103**	10,781
Consultancy fee	**23,460**	15,180
Professional fees	**41,231**	58,646
	72,794	84,607
Information technology		
Repairs and renewals	**9,605**	2,302
IT Services	**2,349**	2,890
	11,954	5,192
Other		
Plant and machinery	**-**	638
Fixtures and fittings	**-**	515
Computer equipment	**-**	2,493
	-	3,646
Governance costs		
Auditors' remuneration	**-**	8,400
Accountancy and legal fees	**8,010**	3,800
Legal fees	**258**	3,114
	8,268	15,314
Total resources expended	**2,066,068**	947,288
Net (expenditure)/income	**(1,213,099)**	144,533

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UMMAH CHARITY INTERNATIONAL

England & Wales - Charity number 1146342

Accounts

UMMAH CHARITY INTERNATIONAL

UK Charity Reg. No: 1146342

TOGETHER WE MAKE LIFE BETTER FOR THE UMMAH

ANNUAL REPORT 2020 - 21

OUR VISION

FOOD IS A FUNDAMENTAL RIGHT

This objective is worked towards through multiple projects like our Cooked Food initiatives in Pakistan and the UK, our monthly Food Pack Project, and our multiple Ramadan projects.

EDUCATION ADVANCEMENT

Quality Education is essential for any family, community, or nation to become independent and self-sufficient; we help people towards that through our Schools and Maktabs.

EMERGENCY RELIEF

Alongside our long-term projects, we also work on projects requiring urgent attention, like helping people post natural disasters like floods and earthquakes.

PROVIDING CLEAN WATER

Our Water Project is one of our most successful projects. We help provide clean water to communities in need by installing water hand pumps and water wells.

LIVELIHOOD GENERATION

Our Rozgar and Women Empowerment projects create livelihood opportunities for people in need of them.

SKILL DEVELOPMENT

For us, empowering women entails providing them with the skillset they need to support their families, and we help facilitate them with our women empowerment initiative.

WHAT WE BELIEVE IN?

At Ummah Charity International, we believe in providing support in a systemic, sustainable, and multifaceted way.
It means that where on the one hand, we aim to provide urgent relief to people in natural disaster zones and families in need of immediate relief for water or food; we also work towards creating long-lasting solutions like creating livelihood opportunities and providing education to underprivileged children.

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MESSAGE FROM THE CHAIRMAN

Last year was particularly a transformation phase from the devastating pandemic and some of the challenges hindered our activities in relief work. Ummah Charity International managed to make it through every situation while leaving an impact that we are always there for those who need us the most. It was made possible due to the tireless efforts of our dedicated team of staff and volunteers and, of course, our generous donors.

With gratitude to Allah (SWT), I say: Ummah Charity International is a thriving, life-changing philanthropic organization. Our projects have matured into relief systems geared towards long-term change, and our ability to respond to disasters has grown in efficiency. We have made amazing progress over the years to make life better for the impoverished people.

Due to economic crises that turned intense over a couple of years, we responded by increasing the beneficiaries of our food initiatives as much as possible. Pakistan is already a country fighting malnutrition, so compounding this with the economic crises, we knew we needed to relieve it at the best possible level.

Without our donors' support, it wouldn't have been possible to achieve the goals. Your generosity is bringing smiles to people that live complicated, tumultuous lives, so I hope it brings you serenity knowing that you are making a much-needed change.

As we present our annual report, spanning our humanitarian efforts from 1st October 2020 to 31st December 2021, we would like to express our gratitude for your continued involvement in our journey to end poverty. We aspire for our growth to continue, hoping to overcome the hurdles that will present themselves and expand geographically to other areas of the world.

Mufti Abdul Wahab | Chairman

WATER PROJECT

We are proud to say that with our donors' support and our team's tireless efforts, we provided clean and safe water to **72,500** people last year alone.

It is an understatement that water is a fundamental need for one to survive, as this essential element sustains life and all its workings. Despite all this, it is deplorable how this resource is unavailable to a shockingly high number of people, particularly in impoverished and underdeveloped communities across the Global South.

MAKING CLEAN WATER ACCESSIBLE

IMPACT OF YOUR DONATION

Ummah Charity International understands the disastrous implications of this lack. For the past decade, we have worked towards improving access to clean water for hundreds of communities in the high water-scarce areas of Interior Sindh and Balochistan in Pakistan.

Last year, we installed 150 water wells, and 1,400 hand pumps in one of the most marginalized areas, giving impoverished communities the gift of clean drinking water. We worked in over a thousand areas, including Sukkar, Ghotki, and Mango Goth.

HOW WE MANAGED THROUGH CHALLENGES

Such projects come with countless hurdles, though every particular area has unique struggles. Some issues remain the same across the board. For instance, collaboration with the local communities, getting them on board with the work, transporting building materials to the site, extreme weather conditions, etc. Despite all this, our work has continued to flourish with our team's dedication and donors' support.

72,500 BENEFICIARIES

1,400 HAND PUMPS

35,000 BENEFICIARIES

150 WATER WELLS

37,500 BENEFICIARIES

COOKED FOOD PROJECT

The food insecurity is one of the major problems faced across the world in deprived communities. People in developing countries are much worse off in terms of getting support to feed themselves through difficult times, therefore reliance on aid is often the way they survive. UCI recognizes this food scarcity issue as a crucial and one that requires urgent and constant attention, out of this recognition we developed our Cooked Meal project. Throughout the year our team provides freshly cooked meals in severely neglected neighbourhoods, including on special occasions like Eid al Fitr, Eid al Adha, Muharram and Rabi al Awal.

CHALLENGES WE FACED

The challenges faced by our team are not reduced, acquiring quality ingredients, making sure the food is prepared in sanitary condition, and ensuring that the distribution is just and that the beneficiaries are satisfied are just a few of the struggles that accompany this work. Despite all these challenges, this project continues to flourish and provide fresh meals to people in need.

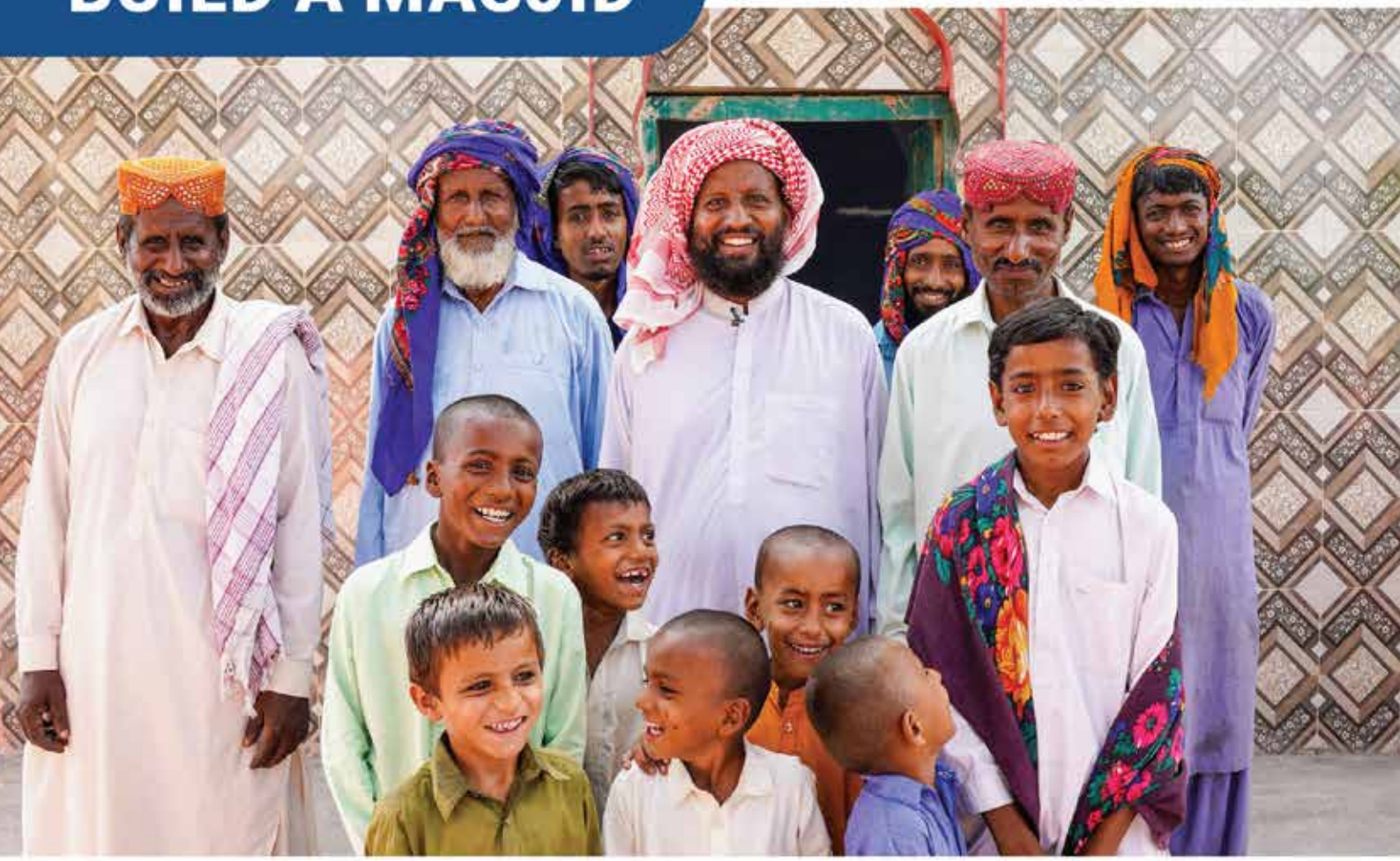
HOW UCI HAS MADE A DIFFERENCE?

Team UCI, over the year identified numerous areas across Pakistan facing highest levels of food insecurity and this data helps them decide which areas to prioritize in their food distribution drives. Last year we provided 190 food pots to a total of 29,450 people in underprivileged communities throughout the year. The areas we worked in included Burmi Colony, Bhatani Goth, Kala Pul, Saif ul muree, Surjani Town, Yousuf Goth, Jamhoriya Colony among others. A considerable part of these meal distribution is done in our Maktabs. With the support of our donors, we could achieve a better target last year and hope to continue expanding it every year.

29,450

MEALS PROVIDED TO UNDERPRIVILEGED COMMUNITIES

BUILD A MASJID



REBUILDING MASJID FOR IMPOVERISHED COMMUNITIES

One of the most successful projects of Ummah Charity is our "Build a Masjid" project, which connects people around the world and helps rebuild masjids for impoverished Muslim communities deprived of this primary sacred space across rural Pakistan. Last year, UCI rebuilt 9 mosques in different areas, giving 2,700 people a place to offer their Salah in congregation or Jammat, something they would otherwise not have had access to. (Note: 06 masjids are still under construction.) This project, in particular, is vital according to the vision of our Chairman, Mufti Abdul Wahab. He believes that building masjid not only works as Sadaqah e Jariyah but also revives Islam in areas where people often let go of the teachings of the faith because of their challenging lives.

RECONSTRUCTION OF A MASJID

Our 'Build a Mosque' is the most successful yet one of the most challenging projects. It takes a struggle to locate the mosques that can be rebuilt and then we talk with the community leaders to support the cause. Other challenges we face include transporting building materials, hiring and managing labour, collaborating with the community, and working in extreme weather conditions. The whole process can take up to 10 to 12 months.

THE ULTIMATE SOURCE OF SADAQAH E JARIYAH!

Building a Mosque is one of the projects which helps our donors get the rewards of Sadaqah e Jariyah for as long as even one person prays Salah in the mosque. Many donors get mosques built in the name of their deceased loved ones and family members to help improve their afterlife by adding to their good deeds even after their demise. You can do the same for your loved ones and family members as it is more beneficial than any other gift.

DISTRICT OBARO

MANGO ABRO

SUKKUR

GHOTKI

MASJID CONSTRUCTION SITES

SUPPORT A MAKTAB

Ummah Charity's Maktab Project is a manifestation of the vision of our Chairman Mufti Abdul Wahab, who believes that holistic education is central to creating a stronger nation, both in terms of faith and in developing long-term solutions to poverty. In our Maktabs, students are provided with quality Islamic education in Qur'an, Hadith, and Tajweed with the guidance of well-reputed Qaris and teachers. Alongside these Islamic subjects, students are also taught maths, English, Urdu, and other general subjects that help them grasp more comprehensive educational material in the future.

PROMOTING EDUCATION FOR A BRIGHT FUTURE

These children, whose families do not have the means to provide them with any schooling, get an education at our Maktabs. In addition, UCI frequently provides these children and their families with cooked meals, including on special occasions like Eid and Rabi-al Awal. Last year we provided fresh meals and water bottles in our Maktabs.

OUR CONTRIBUTION

Mufti Abdul Wahab visited Pakistan to check the arrangements at our Maktabs on 29th October 2020 and 20th November 2021, where he met children and provided them with freshly cooked meals. He also monitored the performance of children studying there by having reviews from Qaris and teachers.

Our Maktabs provide a safe space and a healthy environment for students to learn and grow. Through this project last year, we facilitated a total of 300 students at our Maktabs, out of which 200 were boys and 100 girls in the low-income areas of Burmi Colony and Ibrahim Hydari. Moreover, a total of 14 Hafiz-e-Quran were also sponsored under our Maktab project in Hakeem Qaim Deen Village, Tehseel Ubaro, Ghotki. Every year, the Maktabs host a prize distribution ceremony to mark their students' achievements and encourage them to strive higher.

300
STUDENTS AT OUR MAKTABS
IN THE LOW-INCOME AREAS OF BURMI COLONY AND IBRAHIM HYDARI.

200 BOYS

100 GIRLS

EYECARE PROJECT

PROVIDING FREE EYECARE TO DEPRIVED PATIENTS

We at Ummah Charity International feel strongly about the disparity in healthcare. Because of that, we have been working for the past decade to provide free holistic eye care in remote and disenfranchised communities. Last year, we helped over 6,996 people by getting them free consultations, prescriptions, medication, eyeglasses, and surgery as advised by experienced doctors. In the previous year, we organized 43 eye camps in areas including Surjani Town, Baldia Town, Orangi, Mangopir, and Korangi, among others, helping over 7,046 get access to free eye care.

HOW OUR EYE CARE PROJECT WORKS?

The process through which our Eye-care project works is simple. With that, we gather a team of doctors, buy the supplies needed for consultations, acquire space within the community to set up the camp, and inform community members that they can come over for free check-ups. This process generates a high turnout as people from these areas are often overlooked and happily take the opportunity for a proper consultation. It is worthwhile to mention that these eye camps are also ways to give Sadaqah e Jariyah as they help many people in the long run by giving them a clearer vision.
Mufti Abdul Wahab visits Pakistan to monitor eye care project and meet patients to check if they are properly treated.

7,046

WERE HELPED THROUGH FREE EYE CONSULTATIONS, MEDICATIONS, EYEGLASSES, AND CATARACT SURGERIES

EYE SURGERIES

UCI also facilitates and funds the patients from eye camp who are referred for surgery. We encourage our donors to donate towards our cataract removal surgeries as this seemingly minor defect can cost people their vision if left untreated. Acknowledging that cataract is the number one cause of reversible visual impairment, UCI has funded 50 cataract removal surgeries in just the last year, all of which were successful. We hope to expand our work in the coming years, covering areas with higher eye disease rates that we have not worked in before.

RAMADAN PROJECT

HELPING THE UMMAH IN RAMADAN

Muslims worldwide rejoice during Ramadan as it is a time to be closer to the Almighty and his countless blessings. At the same time, there are those who are deprived of the joys of this blissful month because of financial constraints. It can be deeply disheartening for them not to be able to afford basic meals to keep their fast at dawn and open at dusk. So, it is where UCI extends a hand of support. Our Ramadan project is a multifaceted one. We help connect the Ummah by collecting the Zakat, Sadaqah, Fidya, Kaffarah, Fitarana, and general donations from those who can give it to provide relief for those who need it.

RAMADAN PROJECT TO SERVE MUSLIM COMMUNITY

Our Ramadan project is well-rounded in that it caters to every aspect of the holy month. We provide monthly food packs so families can be self-sufficient for the entire month, and each food pack includes essentials like oil, flour, sugar, rice, lentils, tea leaves, salt, juice concentrates, powdered milk, and dates, among other things. In addition, we also provide fulfilling iftar meals and water bottles daily to people who may be far from home or cannot afford it.

OUR ACCOMPLISHMENTS

Last year, we helped 37,753 individuals with 2,770 monthly food packs. Most of these people were either unemployed or barely getting by. We also distributed iftar meals and water bottles to help people break their fast. We received Fidya and Fitrana donations which helped feed 6,262 number of people. Moreover, UCI distributed 101 gift packs to spread smiles on Eid. All this work is made possible with the continued support of our donors, for which we are grateful.

37,753 BENEFICIARIES
FROM FOOD PACKS, IFTAR MEALS, FIDYA, & FITRANA

2,770
FOOD PACKS

27,700
BENEFICIARIES

3,690
PEOPLE BENEFITTED FROM IFTAR MEALS

QURBANI PROJECT

SHARING HAPPINESS THROUGH QURBANI PROJECT

As Muslims worldwide are well aware, the completion of Hajj e Akbar is marked by the sacrifice of a halal animal. This historic ritual not only cleanses one's spirit and intentions but also helps people in the Ummah to afford luxuries like having meat regularly in their meals. The problem that UCI identified was that Muslims in developed countries could not consistently distribute their Qurbani meat to people in need as prescribed by Allah (SWT) because of inadequate distribution networks or simply because the demand is not as high as in poorer parts of the world. In developing countries, thousands of impoverished families go without meat, even on Eid al Adha. Ummah Charity International decided to bridge this gap.

Every year, we collect Qurbani donations from people in the UK and buy healthy halal animals on their behalf in Pakistan, for them to be slaughtered according to sharia principles and their meat to be distributed amongst families in need. Sometimes, we also cook fresh meals using the Qurbani meat and distribute that among people.

CHALLENGES WE FACED

The pandemic did make it challenging for our team to go into and select healthy Qurbani animals due to high COVID contraction risk and sanitation concerns. Still, they did not only buy the most suited animals but also took care of them throughout Eid al Adha. The distribution of meat and cooked meals came with COVID-related challenges, but the team navigated them successfully and timely.

This project is greatly valued by UCI, our donors, and our beneficiaries as it helps fulfil everyone's Islamic obligations while benefitting needy families.

175 LAMBS

46 GOATS

35 COWS

31 CAMELS

Last year, we received 287 Qurbani donations, of which 35 were cows, 46 goats, 175 lambs, and 31 camels. With all these, we helped feed 36,320 individuals.

ROZGAR PROJECT

TRANSFORMING LIVES WITH EMPLOYMENT OPPORTUNITIES

In Pakistan, the unemployment rate is an astounding figure of 4.45%, which means a large segment of the population lives without a constant source of income. UCI finds this extremely problematic. Our Rozgar project provides a long-term solution to unemployment and poverty by empowering disadvantaged people with the resources they require to access thriving livelihoods. By providing business opportunities, auto rickshaws, and delivery motorbikes, we build sustainable livelihoods for impoverished families.

RICKSHAWS DISTRIBUTION

Auto rickshaws are the primary focus of our Rozgar project because the demand for public transportation is increasing, making the provision of vehicles a more lucrative occupation. They also improve the quality of life for their owners, as it improves their social (and general) mobility.

Despite the pandemic and while maintaining precautionary measures, Mufti Abdul Wahab gifted 27 rickshaws to those who could not support themselves. For this distribution ceremonies were held at our Karachi office and Governor House during the annual year. A total of 170 benefitted from them, as the extended family also used them to improve their quality of life.

MOTORBIKE DISTRIBUTION

In addition to Rickshaws, Ummah Charity International also provided 30 delivery motorbikes to support 240 beneficiaries by empowering them with an earning opportunity. With your unconditional support, we could help transform the lives of 410 deprived people.

27
AUTO RICKSHAWS

170
BENEFICIARIES

30
MOTORBIKES

240
BENEFICIARIES

EMPOWERING WOMEN

EMPOWERING WOMEN FOR A STRONG FUTURE!

In the developing world, the economic potential of women remains untapped mainly due to several societal and familial factors. Women are still seen as a means of childbearing or financial liability, leaving them with minimal access to education and employment opportunities. Our response lies in our women empowerment initiative, through which we distribute sewing machines among women from underprivileged communities so that they can work towards supporting themselves and their families.

INVEST IN A WOMAN, INVEST IN A NATION

In October 2020, November, and December 2021, we distributed 500 sewing machines to women enrolled in our program. By doing so, we empowered 500 women with the help of our donors to financially support their families with an additional source of income. Despite the challenges posed by the COVID-19 pandemic, Mufti Abdul Wahab and a team of devoted volunteers organized a distribution ceremony while taking all the precautionary measures into consideration. The distribution event took place in Surjani Town, Karachi, in October 2020. We're delighted to say that our beneficiaries are now able to earn over 1000 rupees a day.

500 SEWING MACHINES DISTRIBUTED

WHEELCHAIR DISTRIBUTION

According to the World Health Organization (WHO), about 15% of the world's population lives with some form of disability, of whom 2-4% experience significant difficulties in functioning. As Mufti Abdul Wahab has always dreamed of empowering the community, by all means, this project was something close to his heart as it was about strengthening disabled persons.

GIVING HOPE TO DISADVANTAGED PEOPLE

There are many disabled patients who are deprived of resources and cannot afford to support their families. Most of them have strong willpower to work, however, they need support to make it through every situation and be a part of society. With this consideration, Ummah Charity International planned to provide wheelchairs to support disabled persons from deprived communities. Last year, UCI distributed 200 wheelchairs with the help of our respectable donors who generously donated towards the cause.

200
WHEELCHAIRS

200
BENEFICIARIES

SADAQAH IN THE PATH OF ALLAH

The act of giving any donation, irrespective of the amount, to please one's creator and keep oneself from hardships is called Sadaqah. It is unlike other Islamic charities as it is not obligatory but still holds great significance and rewards. Ummah Charity International makes it easier for their donors to give Sadaqah in whatever form they wish to share, particularly through the sacrifice of animals and urgent aid as it helps feed and support people in need.

SADAQAH SACRIFICE & SADAQAH FUNDS

Over the last year, UCI helped 1,920 people through their Sadaqah sacrifice donations by sacrificing goats in areas including Jamhoria Colony, Surjani Town, Ibrahim Hyderi, and Pakhtunabad, as these areas are most economically deprived and food insecure, according to the survey of our team. We distribute meat bags from the Sadaqah animals to families, each of which can feed a family of up to 6.

We also help families in need with our Sadaqah initiative through urgent Sadaqah funds, as often people require immediate relief, which can only be brought about through direct monetary support. The urgent Sadaqah fund covers unfortunate events like accidents and medical emergencies, issues like education or wedding expenses of orphan girls, and providing food packs to impoverished families. Last year, we helped 9,250 individuals with our Sadaqah fund. Our team ensures that your Sadaqah is used appropriately by staying in contact with the beneficiaries.

40 SADAQAH GOATS
1,920 BENEFICIARIES
9,250 BENEFICIARIES FROM SADAQAH FUND

SERVING OUR COMMUNITIES

In Islam, it is our core duty to look after each other and support everyone whether a Muslim or a Non-Muslim. Helping others in their difficult times is the vision of our Chairman Mufti Abdul Wahab through projects that are to provide opportunities and facilities to deprived people without any discrimination. The objective behind this project was to reduce hunger and to improve nutrition for as many people as possible, specifically in the harsh winter season.

FEEDING THE HOMELESS IN UK

Through our feeding the homeless project, we were able to accomplish the target of feeding those homeless people who were living through tough times following the COVID-19 lockdown. We distributed small food packs which could serve them for a week. At UCI, we set up a stall at our head office in London for the public while maintaining precautionary measures. These food packs included items such as pasta, UHT milk, rice, tinned meat, rice pudding, cereal bars, biscuits, canned soups, and juices.

COLLABORATION WITH LONDON COMMUNITY KITCHEN

After successfully achieving the target of feeding the homeless project, we had a meeting with London Community Kitchen in September 2021. The organization has been serving the deprived community with the aim that no one sleeps hungry. We have collaborated with London Community Kitchen to provide free meals to people in need in our local communities. London is one of the most developed cities in the world but the rise in poverty and food insecurity rates, especially since the beginning of the pandemic have been concerning. Through this project, we distributed 735 boxes from September 2021 to December 2021 whereas we also provided 300 water bottles with the objective to feed the hungry without any discrimination. With the unconditional support of our donors, our project is successfully continuing to facilitate a maximum number of food-deprived people through London Community Kitchen.

WINTER SURVIVAL PROJECT

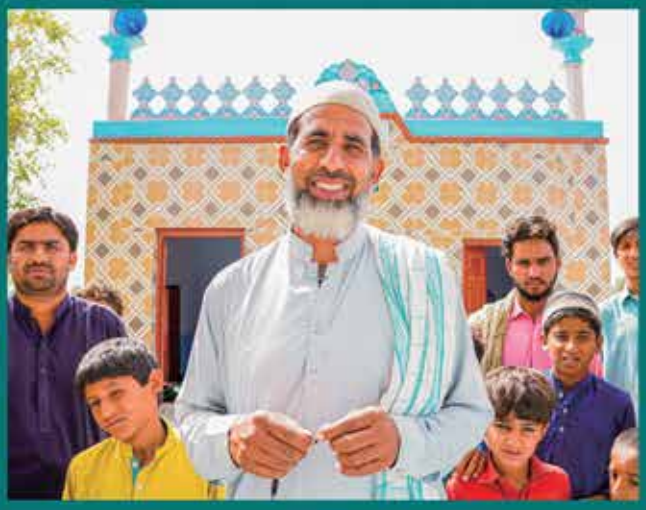
PROVIDING WINTER SURVIVAL KITS

Climate change entails harsher weather across the world. In Pakistan, however, it affects different areas at the worst. Discussions of climate justice explain how the outcomes of changing weather are experienced differently by different social and economic groups. It is unfortunate that many communities across Pakistan are at the bottom tread of the global social and economic ladder.

UCI SAVING LIVES WITH WINTER PROJECT

Last year, we attempted to create our winter relief packages in a way that they cater to the basic needs of impoverished families facing harsh winters. Mufti Abdul Wahab himself visited and distributed 150 blankets while facilitating 300 beneficiaries. Our plan is to expand this project by including food, water, blankets and tents (for homeless families). The smaller pack includes everything except the temporary shelter/tent. As a more urgent form of aid, we also distribute just blankets to people who need them.

200,000+ TOTAL BENEFICIARIES FROM ALL OUR PROJECTS DURING 2020 - 2021



REPORT OF THE TRUSTEES FOR THE PERIOD FROM 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

The trustees present their report with the financial statements of the charity for the period 1st October 2020 to 31st December 2021. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019).

BOARD OF TRUSTEES

Mufti Abdul Wahab, Chairman Ummah Charity International, has been involved in philanthropist activities for well over a decade now. He has established a reputation for himself as a prominent Islamic religious scholar, making his presence known on both International and social media, with an ever-expanding following. His vision for UCI has always been to create a more equitable, just society where no one is forced to live in unfavourable conditions. To realize this vision, he closely monitors the activities of the charity and, whenever possible, personally visits sites of relief work to make sure that the organization's processes are carried out smoothly and transparently.

Faisal Rao's capabilities in accounting have helped tremendously in managing the charity's funds for projects within and outside the UK. By profession, he works as an accountant for a large London based organization, but his drive for social change motivated him to be a part of UCI's board of trustees. His experience and knowledge in monetary matters have allowed the charity to be able to allocate funds to relevant projects effectively and timely. His work with UCI is as deeply cherished as it is crucial.

Aftab Ahmed (appointed 31st December 2021) is a dedicated philanthropist and a seasoned businessman. He built his enterprise Euro Mobiles and Laptops into the successful business that it is today with his drive and hard work. He joined Ummah Charity International with the same drive and with his passion for serving humanity, to make a lasting positive change in the world. His experience in handling highly sensitive matters makes him the perfect person to be a trustee of UCI and we very much look forward to his active contributions.

REFERENCE & ADMINISTRATIVE DETAILS

LEGAL & ADMINISTRATIVE INFORMATION

REGISTERED CHARITY NAME:
Ummah Charity International

REGISTERED CHARITY NO.
1146342

REGISTERED OFFICE:
16 Village Way East
Harrow, HA2 7LU

PRINCIPAL OFFICE:
16 Village Way East
Harrow, HA2 7LU

BANKERS:
Barclays Bank
220 Ealing Road
Wembley, Middlesex
HA0 4QH

THE TRUSTEES:
The trustees who served the charity during the period were as follows:
Mr Abdul Wahab
Mr Faisal Rao
Mr Waqaas Rahman (resigned 31 December 2021)
Mr Aftab Ahmed (appointed 31 December 2021)

ACCOUNTANTS:
Hybrid Accountancy
Chartered Certified Accountants
6 Pennine Parade, Pennine Drive, NW2 1NT

AUDITORS:
Silver Arc
Chartered Certified Accountants
and Registered Auditors
1 Quality Court, Chancery Lane, WC2A 1HR

STRUCTURE, GOVERNANCE & MANAGEMENT

GOVERNING DOCUMENT:

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

RISK MANAGEMENT POLICY:

A separate log is maintained to determine the risk factors which can affect the operations of Ummah Charity International and can produce significant hurdles in work. These factors usually come under discussion in trustee meetings and require necessary action. Mainly the risk which can be a potential threat is the financial position of the organisation. It applies both on internal and external levels. On internal, the level of reserves and on external, it is the economic calamity which can affect our donors and funders and can distress them from supporting good causes. Trustees are aware of these potential risks and have already discussed overcoming the threats (if arise) with possible risk and are agreed to discuss them in every trustee meeting so that a quick response can be discoursed and delivered on time. It is also worth mentioning that despite the financial risks, areas like governance, competition, operations, fundraising, legal compliance, visibility and information technology are well assessed and discussed in detail. The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

RISK OF GOVERNANCE:

Ummah Charity International needs to ensure that proper governance structures and practices are adopted to reduce the risk of failure and can support the survival and success of the organisation. The board will regularly review the policies and procedures to ensure they meet the governance and operating standard.

FUNDING:

Ummah Charity International does not have a fixed amount of income. In continuation of work, it will be absolutely dependent on the donations made by the public or other charity organisations. Projects are only initiated when the complete funds are available to cover the cost but an exceptional case where Ummah Charity International has also set aside a portion of reserves to reduce the disruption in the event due to a temporary fall in donations.

GENERAL DATA PROTECTION REGULATION (GDPR):

Since 2017 we have provided training to staff members regarding the importance of GDPR. An action plan was implemented, and all donors were sent consent forms and emails. We have a data protection policy and privacy statements.

COMPLAINTS HANDLING:

We have a complaints policy in place, and a complaint can be submitted to us either in person, by telephone, by email, or via our website contact form. Complaints will be dealt with in accordance with our policy. We strive to make Ummah Charity International meet high standards and up to the expectations of our donors. All procedures and frameworks are reviewed on a regular basis for improvement purposes.

I.T & DATA STORAGE:

Ummah Charity International is reliant upon electronically-stored data. However, the damage of our computer systems will not disrupt any of our humanitarian operations. This is due to the fact that copies of all our data have been made in order to keep the information we have secure. Our fundraising teams utilise different approaches, which include the following: Individual donor giving, Challenges, Events, Online giving, Communities fundraising, Live TV appeals, Call centres, Direct mail, and Fundraising activities are carried out by our own staff or volunteers. We don't use third parties or agencies

OUR OBJECTIVES & ACTIVITIES

OUR OBJECTIVES:

Ummah Charity International is a developmental charity organisation working with some impoverished countries, regardless of colour, sect or creed. Our objectives revolve around the major goals listed below:

Feed the ummah | **Clean Water** | **Provide Education**

Women Empowerment | **Emergency Relief in Natural Disaster**

EXPERTISE IN OUR HUMANITARIAN PROJECTS:

This includes our response to any natural disasters, including COVID-19, earthquakes, flooding and every such situation that requires efficiency and quick action. We also focus on building a better community as an important aspect of our objectives through our local projects and social bonding with a wide variety of people and organisations.

EMPOWERING THE COMMUNITIES:

Development of integrated programmes especially sustainable livelihood projects which enable vulnerable communities to break out of the cycle of poverty, whether it is by setting up a small business or distributing rickshaws. We have a gender equality policy therefore the Women Empowerment project gives women an equal chance to make their journey towards a better future.

TRUST BUILDING & WORK EFFICIENCY:

Ummah Charity is based on transparency, neutrality and sincerity with effective leadership and programme management. The importance of each project in Ummah Charity International is inevitable and the work that we do is bringing vulnerable communities, who are entrapped by poverty, towards hope and stability. Our food projects, clean water provision, education, women empowerment, and emergency relief in natural disasters are serving the community on a large scale as per their needs.

CURRENT DEVELOPMENT PROGRAMMES & PROJECTS SET UP ARE:

- Strengthening impoverished people through our Rozgar & Women Empowerment Project
- Educating children for a brighter future
- Provision of clean and hygienic drinking water to rural and urban areas
- Organizing free eye care camps and conducting cataract surgeries
- Alleviating hunger with our cooked meals and food packs projects
- Infrastructure projects including building a masjid and homes for the displaced
- Seasonal projects including Ramadan, Qurbani, and Winter Projects
- Humanitarian response including our UK Projects of feeding the homeless & serving through London Community Kitchen

MISSION & VALUES

OUR MISSION

Our mission is to deal with poverty and its causes by developing innovative and sustainable solutions that enable individuals and their communities to live with dignity. We aim to accomplish this by supporting initiatives that promote economic justice and social equality. These are only two of the basic fundamentals of life, according to the teachings of Islam. To eliminate the sufferings and hardships of all mankind is the prime mission of UCI. We are continuously endeavouring to tackle the root cause of the problem that causes the inequitable distribution of resources.

OUR VALUES

EQUALITY
Islam teaches equality irrespective of colour, class, race, gender, age, disability, ethnicity, and religion; and this forms the foundation of what we practice at UCI.

RESPECT
It is our belief that respect is the birth right of each individual regardless of their social status, values and beliefs.

INTEGRITY
Integrity is our strong suite and we maintain transparent dealings and honest transactions at all times and levels.

COMPASSION
We believe in kindness and compassion not only to those who are in need and have been encompassed with poverty, but to everyone who is facing life's turbulences.

PARTNERSHIP
We work together with our local and international partners in order to effectively serve the larger communities.

SOLIDARITY
We stand with the disadvantaged, and the ones struck down, enabling them to overcome their misery, and start anew.

TRANSPARENCY
We have a policy of openness as we believe we are answerable to God, while we owe our donors to correctly inform them of our progress.

EXCELLENCE
Our goal is to achieve excellence in providing humanitarian aid in disasters, as well as to the destitute and underprivileged.

ACCOUNTABILITY

Ummah Charity International is working continuously to develop and improve its accountability (a vital part of legitimacy) so that it fully supports our vision and mission and ensures that our work has the greatest impact. We have many policies and instruments in place for this, such as participation, feedback, complaints handling and reporting. When someone donates towards a particular cause or project, we make sure that we have the team and resources to direct your donation towards the people and communities who need it the most. We take your donations very seriously and make sure that every penny is spent in the correct way, for that all donated funds are monitored and reviewed by Mufti Abdul Wahab (Founder & Chairman), who ensures that Zakat, Sadaqah and other funds are spent correctly. After the completion, detailed feedback on the project is sent to our donors. Ummah Charity International believes that if we work together, we can make a difference, and for that, we keep our work transparent among all stakeholders, which includes: the public, donors, volunteers, staff and regulatory bodies in the countries we operate. A little note on Gift aid: Thanks to our donors who have signed a Gift Aid Declaration, as this is much appreciated

PUBLIC BENEFIT

The Trustees confirm that they abide by the Charity Commission's general guidance on public benefit, complying with Section 4 of the Charities Act 2006 to have due regard to public benefit in pursuance of its objectives and activities. The initiatives taken by Ummah Charity International left a deep impact and delivered a sense of well-being & happiness without compromising on people's self-respect. We have been playing an effective role in helping those who are in dire need. UCI has undertaken different projects over the years; some were meant to provide immediate relief, while others were meant to uplift the economic status of families. In either case, our efforts have proven fruitful and helped the beneficiaries in changing their lives and providing them with a chance to uplift their current situation. It is worth mentioning that whatever we have achieved so far is quite encouraging and a source of boosting our morale and spirit to continue the good work for the public's benefit and help.

FUTURE DEVELOPMENTS

COVID-19 made us face major challenges in our care and relief work. As the situation moves towards betterment, we at UCI plan on further expanding our network by increasing our charitable efforts for both urgent relief work as well our sustainable development projects. Our aim is to transform lives in a way that can break the poverty cycle for as many people as possible.

NEW INVESTMENT STRATEGY

Ummah Charity International has grown rapidly over the decade, reaching an increasing number of impoverished communities yearly. Our plan is to continue with our mission of helping more people in Pakistan and in the UK with a focus on expanding our food project better than the previous year, organising more eye camps and cataract surgeries, and empowering communities with our Rozgar and Women Empowerment projects. UCI will focus on building strengths and gaining sector-wide recognition for its funding work. The trust of our donors is making our plan for something bigger and better every year, and we are continuing to make the process transparent.

IN-HOUSE TRANSFORMATION

At UCI, we are not only focusing on bringing improvements to our charity work but also ensuring to have in-house transformation. In the near future, we plan to change our charity name for a bespoke identity. The rebranding of our organisation will be a major phase. However, we are planning to make this transformation smooth. In addition, we will be introducing a new donor management system, Icharms, that will be integrated with the accounting software Xero. This software will make the donation process even more transparent and quick while minimising the manual entry of donor details in the system.

UK PROJECTS

With the success of our Feed the Homeless and London Community Kitchen projects, Ummah Charity International is planning to reach out to more vulnerable people in the UK who are homeless and have to struggle for food every day. Our mission is to cover more towns and cities across the UK over the next three years. The interest and impact these projects have generated from our supporters have encouraged us to value this programme in the coming years.

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document
The charity is controlled by its governing document, a deed of trust and constitutes an unincorporated charity.

STATEMENT OF TRUSTEES' RESPONSIBILITIES

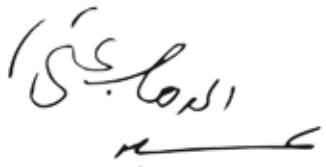
The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).
The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to

- select suitable accounting policies and then apply them consistently;
- observe the methods and principles in the Charity SORP;
- make judgements and estimates that are reasonable and prudent;
- state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements;
- prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

The trustees are responsible for the maintenance and integrity of the charity and financial information included on the charity's website.

Approved by order of the board of trustees on 28th October 2022 and signed on its behalf by:



Mr Abdul Wahab - Trustee

FUNDRAISING ACTIVITIES

The organisation's fundraising activities and funding sources are reviewed occasionally by trustees to ensure all known sources of funds are approached for financial support. It was mentioned that the idea and experiment of doing charity appeals through television channels were really successful and helped the charity to reach more audiences for awareness as well as for financial gains. The trustee's emphasis on setting up and regularly updating the just-giving pages so more people can be engaged in good causes The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to: select suitable accounting policies and then apply them consistently; observe the methods and principles in the Charity SORP; make judgements and estimates that are reasonable and prudent; prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business. The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

FINANCIAL REVIEW

INCOME

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income, the amount can be quantified with reasonable accuracy, and there is a certainty of receipt. Donations: This comprises all incoming resources from donations and gifts collected directly by the charity and income from fundraising events/ appeals during the year. Gift Aid tax recoverable under the Gift Aid Scheme is recognised where there is an entitlement, certainty of receipt, and the amount can be measured with sufficient reliability. Where a claim for repayment of income tax has been or will be made, such income is included in the debtors' amount if still not received by the year-end.

RESERVES POLICY

The beneficiaries of the Ummah Charity International are communities from different backgrounds and cultures, the only thing common among them is "poverty and insufficient resources" most of them receive assistance and support from UCI on regular bases as their economic conditions do not allow them to fulfil the requirements on their own. UCI's ongoing projects are a big hope for thousands of people, and any delay or obstacle in delivering the projects can awfully affect their lives. Therefore, trustees are in view that a minimum of twelve-month reserve would be necessary to run the programs smoothly and to ensure sustainability. The UCI runs learning, fundraising, capacity building and advocacy activities and programmes supporting communities and individuals. The UCI Reserves Policy is to maintain a sufficient level of reserves to enable normal operating activities to continue over a period of up to six months should a shortage in income occur and to take account of potential risks and emergencies that may arise from time to time. This policy will be reviewed at the Annual Trust meeting each year. The Chairman will present the Trustee Board with a draft document and supporting materials that enable them to make an informed decision about levels of Reserves and feeds into their approval of the strategy document and annual operating budget.

REVIEW

During the year, the charity raised (£1,091,821) in direct donations from the general public to carry out the programmes mentioned in the Statement of Financial Activities. Most of this was utilised in the year, and the remaining funds are in reserve for ongoing projects. The charity continues to work closely with a number of partner organisations in providing aid to the needy, and of the expenditure, £558,751 was spent with these partner organisations. The income tax recoverable from Gift Aid is used for admin and marketing-related expenses.

REPORT OF THE TRUSTEES AND AUDITED FINANCIAL STATEMENT FROM 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF UMMAH CHARITY INTERNATIONAL

Opinion

We have audited the financial statements of Ummah Charity International (the 'charity') for the period ended 31st December 2021 which comprise the Statement of Financial Activities, the Statement of Financial Position, the Statement of Cash Flows and notes to the financial statements, including a summary of significant accounting policies. The financial reporting framework that has been applied in their preparation is applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

In our opinion the financial statements:

- give a true and fair view of the state of the charity's affairs as at 31st December 2021 and of its incoming resources and application of resources, for the period then ended;
- have been properly prepared in accordance with United Kingdom Generally Accepted Accounting Practice; and
- have been prepared in accordance with the requirements of the Charities Act 2011.

Basis for opinion

We conducted our audit in accordance with International Standards on Auditing (UK) (ISAs (UK)) and applicable law. Our responsibilities under those standards are further described in the Auditors' responsibilities for the audit of the financial statements section of our report. We are independent of the charity in accordance with the ethical requirements that are relevant to our audit of the financial statements in the UK, including the FRC's Ethical Standard, and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Conclusions relating to going concern

In auditing the financial statements, we have concluded that the trustees' use of the going concern basis of accounting in the preparation of the financial statements is appropriate.

Based on the work we have performed, we have not identified any material uncertainties relating to events or conditions that, individually or collectively, may cast significant doubt on the charity's ability to continue as a going concern for a period of at least twelve months from when the financial statements are authorised for issue.

Our responsibilities and the responsibilities of the trustees with respect to going concern are described in the relevant sections of this report.

Other information

The trustees are responsible for the other information. The other information comprises the information included in the Annual Report, other than the financial statements and our Report of the Independent Auditors thereon.

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF UMMAH CHARITY INTERNATIONAL

Our opinion on the financial statements does not cover the other information and, except to the extent otherwise explicitly stated in our report, we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If we identify such material inconsistencies or apparent material misstatements, we are required to determine whether this gives rise to a material misstatement in the financial statements themselves. If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

Matters on which we are required to report by exception

We have nothing to report in respect of the following matters where the Charities (Accounts and Reports) Regulations 2008 requires us to report to you if, in our opinion:

- the information given in the Report of the Trustees is inconsistent in any material respect with the financial statements;
  or
- sufficient accounting records have not been kept; or
- the financial statements are not in agreement with the accounting records and returns; or
- we have not received all the information and explanations we require for our audit.

Responsibilities of trustees

As explained more fully in the Statement of Trustees' Responsibilities, the trustees are responsible for the preparation of the financial statements which give a true and fair view, and for such internal control as the trustees determine is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the trustees are responsible for assessing the charity's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the trustees either intend to liquidate the charity or to cease operations, or have no realistic alternative but to do so.

Our responsibilities for the audit of the financial statements

We have been appointed as auditors under Section 144 of the Charities Act 2011 and report in accordance with the Act and relevant regulations made or having effect thereunder.

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF UMMAH CHARITY INTERNATIONAL

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue a Report of the Independent Auditors that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with ISAs (UK) will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

Extent to which the audit was capable of detecting irregularities, including fraud

Irregularities, including fraud, are instances of non-compliance with laws and regulations. We design procedures in line with our responsibilities, outlined above, to detect material misstatements in respect of irregularities, including fraud. The extent to which our procedures are capable of detecting irregularities, including fraud is detailed below:
As part of designing our audit, we determined materiality and assessed the risks of material misstatement in the financial statements, including how fraud may occur by enquiring of management of its own consideration of fraud. In particular, we looked at where management made subjective judgements, for example in respect of significant accounting estimates that involved making assumptions and considering future events that are inherently uncertain. We also considered potential financial or other pressures, opportunity and motivations for fraud. As part of this discussion, we identified the internal controls established to mitigate risks related to fraud or noncompliance with laws and regulations and how management monitor these processes. Appropriate procedures included the review and testing of manual journals and key estimates and judgements made by management.

We gained an understanding of the legal and regulatory framework applicable to the Charity and the industry in which it operates, drawing on our broad sector experience, and considered the risk of acts by the Charity that were contrary to these laws and regulations, including fraud.

We focused on laws and regulations that could give rise to a material misstatement in the financial statements, including, but not limited to, the UK tax legislation and equivalent local laws and regulations.

We made enquiries of management with regards to compliance with the above laws and regulations and corroborated any necessary evidence to relevant information, for example, minutes of meetings held, legal reports kept and correspondence between the Charity and its solicitors.

We completed a sample of audit reviews with a focus on the income, expenditure and cash balances throughout the period to ensure that activities were supported and in line with Charity rules and practices. Any unusual findings were raised with the Trustees for further investigation.

REPORT OF THE INDEPENDENT AUDITORS TO THE TRUSTEES OF UMMAH CHARITY INTERNATIONAL

Our tests included agreeing the financial statements disclosures to underlying supporting documentation and enquiries with management.

We did not identify any key audit matters relating to irregularities, including fraud. As in all of our audits, we also addressed the risk of management override of internal controls including testing journals and evaluation whether there was evidence of bias by the Trustees that represented a risk of material misstatement due to fraud. Our audit procedures were designed to respond to risks of material misstatement in the financial statements, recognising that the risk of not detecting a material misstatement due to fraud is higher than the risk of not detecting one resulting from error, as fraud may involve deliberate concealment by, for example, forgery, misrepresentations or through collusion. There are inherent limitations in the audit procedures performed and the further removed non-compliance with laws and regulations is from the events and transactions reflected in the financial statements, the less likely we are to become aware of it.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Councils website at: www.frc.org.uk/auditorsresponsibilities. This description forms part of our auditor's report.

A further description of our responsibilities for the audit of the financial statements is located on the Financial Reporting Council's website at www.frc.org.uk/auditorsresponsibilities. This description forms part of our Report of the Independent Auditors.

Use of our report

This report is made solely to the charity's trustees, as a body, in accordance with Part 4 of the Charities (Accounts and Reports) Regulations 2008. Our audit work has been undertaken so that we might state to the charity's trustees those matters we are required to state to them in an auditors' report and for no other purpose. To the fullest extent permitted by law, we do not accept or assume responsibility to anyone other than the charity and the charity's trustees as a body, for our audit work, for this report, or for the opinions we have formed.

U ZAHOOR

Silver Arc Chartered Certified Accountants & Registered Auditors
1 Quality Court
Chancery Lane
London WC2A 1HR

28th October 2022

Note:

The maintenance and integrity of the Ummah Charity International website is the responsibility of the trustee; the work carried out by the auditors does not involve consideration of these matters and, accordingly, the auditors accept no responsibility for any changes that may have occurred to the financial statements since they were initially presented on the website.

Legislation in the United Kingdom governing the preparation and dissemination of financial statements may differ from legislation in other jurisdictions.

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

	Notes	Unrestricted fund £	Restricted fund £	PERIOD 1.10.20 TO 31.12.21 Total funds £	YEAR ENDED 30.9.20 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	**99,879**	-	**99,879**	87,007
Charitable activities					
Health & Welfare		**150**	**42,065**	**42,215**	22,174
Ramadan		-	**194,801**	**194,801**	169,214
Hifze Quran		-	**52,360**	**52,360**	41,247
Qurbani		-	**61,040**	**61,040**	89,255
Economic Empowerment		-	**42,657**	**42,657**	63,888
Sadaqah		-	**46,776**	**46,776**	25,178
Water Projects		-	**190,129**	**190,129**	223,014
Zakat		-	**55,520**	**55,520**	46,422
Education		-	**4,075**	**4,075**	15,545
Disaster Relief		-	**4,209**	**4,209**	21,661
Masjid		-	**193,415**	**193,415**	89,539
Voluntary Donations		**15,845**	-	**15,845**	15,223
Feed the Ummah		-	**88,900**	**88,900**	73,832
Total		**115,874**	**975,947**	**1,091,821**	983,199
EXPENDITURE ON					
Raising funds	4	**2,007**	-	**2,007**	124,972
Charitable activities	5				
Health & Welfare		-	**54,384**	**54,384**	8,250
Ramadan		-	**172,191**	**172,191**	77,476
Hifze Quran		-	**27,971**	**27,971**	2,700
Qurbani		-	**61,213**	**61,213**	73,500
Economic Empowerment		-	**99,862**	**99,862**	-
Sadaqah		-	**35,887**	**35,887**	3,725
Water Projects		-	**280,765**	**280,765**	118,500
Zakat		-	-	-	7,400
Education		-	**20,999**	**20,999**	14,285
Disaster Relief		-	**3,723**	**3,723**	2,649
General Donations		**8,400**	-	**8,400**	-
Masjid		-	**73,356**	**73,356**	12,000
Feed the Ummah		-	**53,093**	**53,093**	10,400
Other		**53,437**	-	**53,437**	152,113
Total		**63,844**	**883,444**	**947,288**	607,970
NET INCOME		**52,030**	**92,503**	**144,533**	375,229

The notes form part of these financial statements

STATEMENT OF FINANCIAL ACTIVITIES

FOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

	Notes	Unrestricted fund £	Restricted fund £	PERIOD 1.10.20 TO 31.12.21 Total funds £	YEAR ENDED 30.9.20 Total funds £
RECONCILIATION OF FUNDS					
Total funds brought forward		**237,155**	**961,728**	**1,198,883**	823,654
TOTAL FUNDS CARRIED FORWARD		**289,185**	**1,054,231**	**1,343,416**	1,198,883

The notes form part of these financial statements

STATEMENT OF FINANCIAL POSITION

FOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

	Notes	Unrestricted fund £	Restricted fund £	31/12/21 Total funds £	30/9/20 Total funds £
FIXED ASSETS					
Tangible assets	11	**83,607**	-	**83,607**	12,115
CURRENT ASSETS					
Debtors	12	**192,040**	**1,105**	**193,145**	212,599
Cash at bank and in hand		**51,642**	**1,053,128**	**1,104,770**	992,693
		243,682	**1,054,233**	**1,297,915**	1,205,292
CREDITORS					
Amounts falling due within one year	13	**(38,106)**	-	**(38,106)**	(17,316)
NET CURRENT ASSETS		**205,576**	**1,054,233**	**1,259,809**	1,187,976
TOTAL ASSETS LESS CURRENT LIABILITIES		**289,183**	**1,054,233**	**1,343,416**	1,200,091
CREDITORS					
Amounts falling due after more than one year	14	-	-	-	(1,208)
NET ASSETS		**289,183**	**1,054,233**	**1,343,416**	1,198,883
FUNDS	16				
Unrestricted funds				**289,185**	237,155
Restricted funds				**1,054,231**	961,728
TOTAL FUNDS				**1,343,416**	1,198,883

The financial statements were approved by the Board of Trustees and authorised for issue on 28th October 2022 and were signed on its behalf by:

Mr Abdul Wahab - Trustee

Mr Faisal Rao - Trustee

The notes form part of these financial statements

STATEMENT OF CASH FLOWS

FOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

	Notes	PERIOD 1.10.20 TO 31.12.21 £	YEAR ENDED 30.9.20 £
Cash flows from operating activities			
Cash generated from operations	1	**190,603**	306,884
Net cash provided by operating activities		**190,603**	306,884
Cash flows from investing activities			
Purchase of tangible fixed assets		**(77,378)**	(7,688)
Sale of tangible fixed assets		**1,122**	-
Net cash used in investing activities		**(76,256)**	(7,688)
Cash flows from financing activities			
Capital repayments in year		**(2,270)**	(796)
Net cash used in financing activities		**(2,270)**	(796)
Change in cash and cash equivalents in the reporting period		**112,077**	298,400
Cash and cash equivalents at the beginning of the reporting period		**992,693**	694,293
Cash and cash equivalents at the end of the reporting period		**1,104,770**	992,693

The notes form part of these financial statements

NOTES TO THE STATEMENT OF CASH FLOWS

FOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	PERIOD 1.10.20 TO 31.12.21 £	YEAR ENDED 30.9.20 £
Net income for the reporting period (as per the Statement of Financial Activities)	**144,533**	375,229
Adjustments for:		
Depreciation charges	**3,646**	3,643
Loss on disposal of fixed assets	**1,119**	-
Decrease/(increase) in debtors	**19,453**	(71,962)
Increase/(decrease) in creditors	**21,852**	(26)
Net cash provided by operations	**190,603**	306,884

2. ANALYSIS OF CHANGES IN NET FUNDS

	At 1.10.20 £	Cash flow £	At 31.12.21 £
Net cash			
Cash at bank and in hand	**992,693**	**112,077**	**1,104,770**
	992,693	**112,077**	**1,104,770**
Debt			
Finance leases	**(2,270)**	**2,270**	**-**
	(2,270)	**2,270**	**-**
Total	**990,423**	**114,347**	**1,104,770**

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS

FOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

Income
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

Expenditure
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

Tangible fixed assets
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery	-	25% on cost
Fixtures and fittings	-	15% on reducing balance
Computer equipment	-	25% on reducing balance

Taxation
The charity is exempt from tax on its charitable activities.

Fund accounting
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

continued...

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

FOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

2. DONATIONS AND LEGACIES

	PERIOD 1.10.20 TO 31.12.21	YEAR ENDED 30.9.20
	£	£
Gift aid	99,879	70,793
Grants	-	16,214
	99,879	87,007

Grants received, included in the above, are as follows:

	PERIOD 1.10.20 TO 31.12.21	YEAR ENDED 30.9.20
	£	£
Govt Grant	-	16,214

3. INCOME FROM CHARITABLE ACTIVITIES

	Activity	PERIOD 1.10.20 TO 31.12.21	YEAR ENDED 30.9.20
		£	£
Unrestricted Donations	Health & Welfare	5,230	2,521
Restricted Donations	Health & Welfare	36,985	19,653
Unrestricted Donations	Ramadan	23,972	20,409
Restricted Donations	Ramadan	170,829	148,805
Unrestricted Donations	Hifze Quran	15,051	11,564
Restricted Donations	Hifze Quran	37,309	29,683
Unrestricted Donations	Qurbani	-	88,050
Restricted Donations	Qurbani	61,040	1,205
Unrestricted Donations	Economic Empowerment	5,071	3,235
Restricted Donations	Economic Empowerment	37,586	60,653
Restricted Donations	Sadaqah	46,776	25,178
Unrestricted Donations	Water Projects	24,447	21,480
Restricted Donations	Water Projects	165,682	201,534
Restricted Donations	Zakat	55,520	46,422
Unrestricted Donations	Education	2,095	
Restricted Donations	Education	1,980	
Unrestricted Donations	Disaster Relief	520	
Restricted Donations	Disaster Relief	3,689	
Unrestricted Donations	Masjid	19,856	
Restricted Donations	Masjid	173,559	
Unrestricted Donations	Voluntary Donations	15,845	
Restricted Donations	Voluntary Donations	-	
Unrestricted Donations	Feed the Ummah	14,962	
Restricted Donations	Feed the Ummah	73,938	
		991,942	896,192

continued...

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

FOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

3. INCOME FROM CHARITABLE ACTIVITIES - continued

Donations received, included in the above, are as follows:

	PERIOD 1.10.20 TO 31.12.21	YEAR ENDED 30.9.20
	£	£
Zakat	268,386	262,725
Sadaqah	535,467	429,086
	803,853	691,811

4. RAISING FUNDS

Raising donations and legacies

	PERIOD 1.10.20 TO 31.12.21	YEAR ENDED 30.9.20
	£	£
Advertisement	-	28,662
Event cost	539	3,975
Fundraising cost	349	92,335
	888	124,972

Other trading activities

	PERIOD 1.10.20 TO 31.12.21	YEAR ENDED 30.9.20
	£	£
Loss on sale of assets	1,119	-
Aggregate amounts	2,007	124,972

continued...

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

FOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

5. CHARITABLE ACTIVITIES COSTS

	Direct Costs	Funding of activities (see note 6)	Support costs (see note 7)	Totals
	£	£	£	£
Health & Welfare	18,681	31,050	4,653	54,384
Ramadan	51,914	94,810	25,467	172,191
Hifze Quran	14,490	4,050	9,431	27,971
Qurbani	5,327	51,640	4,246	61,213
Economic Empowerment	18,190	70,300	11,372	99,862
Sadaqah	12,336	12,701	10,850	35,887
Water Projects	36,286	222,525	21,954	280,765
Education	8,240	6,000	6,759	20,999
Disaster Relief	-	3,723	-	3,723
General Donations	-	-	8,400	8,400
Masjid	15,950	45,000	12,406	73,356
Feed the Ummah	16,735	24,575	11,783	53,093
	198,149	566,374	127,321	891,844

6. CHARITABLE EXPENSE

	PERIOD 1.10.20 TO 31.12.21	YEAR ENDED 30.9.20
	£	£
Health & Welfare	31,050	8,250
Ramadan	94,810	77,476
Hifze Quran	4,050	2,700
Qurbani	51,640	73,500
Economic Empowerment	70,300	-
Sadaqah	12,701	3,725
Water Projects	222,525	118,500
Zakat	-	7,400
Education	6,000	14,285
Disaster Relief	3,723	2,649
Masjid	45,000	12,000
Feed the Ummah	24,575	10,400
	566,374	330,885

continued...

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

FOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

6. CHARITABLE EXPENSE - continued

The total expense paid for Charitable objects during the period was as follows:

	PERIOD 1.10.20 TO 31.12.21 £	YEAR ENDED 30.9.20 £
Zakat	191,631	121,451
Sadaqah	300,313	122,936
	491,944	244,387

7. SUPPORT COSTS

	Management £	Finance £	Information technology £
Other resources expended	30,278	7,407	5,192
Health & Welfare	-	4,653	-
Ramadan	12,934	12,533	-
Hifze Quran	1,755	7,676	-
Qurbani	2,711	1,535	-
Economic Empowerment	1,625	9,747	-
Sadaqah	5,966	4,884	-
Water Projects	8,256	13,698	-
Education	2,059	4,700	-
General Donations	-	-	-
Masjid	3,803	8,603	-
Feed the Ummah	2,612	9,171	-
	71,999	84,607	5,192

	Other £	Governance costs £	Totals £
Other resources expended	3,646	6,914	53,437
Health & Welfare	-	-	4,653
Ramadan	-	-	25,467
Hifze Quran	-	-	9,431
Qurbani	-	-	4,246
Economic Empowerment	-	-	11,372
Sadaqah	-	-	10,850
Water Projects	-	-	21,954
Education	-	-	6,759
General Donations	-	8,400	8,400
Masjid	-	-	12,406
Feed the Ummah	-	-	11,783
	3,646	15,314	180,758

continued...

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

FOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the period ended 31st December 2021 nor for the year ended 30th September 2020.

Trustees' expenses

	PERIOD 1.10.20 TO 31.12.21	YEAR ENDED 30.9.20
	£	£
Trustees' expenses	2,284	3,009

During the year under review, charity has paid travelling expenses for Mr Abdul Wahab (Chairman). These are disclosed in the note above.

9. STAFF COSTS

	PERIOD 1.10.20 TO 31.12.21	YEAR ENDED 30.9.20
	£	£
Wages and salaries	21,389	20,406
	21,389	20,406

The average monthly number of employees during the period was as follows:

	PERIOD 1.10.20 TO 31.12.21	YEAR ENDED 30.9.20
Administrative staff	3	4

No employees received emoluments in excess of £60,000.

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund	Restricted fund	Total funds
	£	£	£
INCOME AND ENDOWMENTS FROM			
Donations and legacies	87,007	-	87,007
Charitable activities			
Health & Welfare	2,521	19,653	22,174
Ramadan	20,409	148,805	169,214
Hifze Quran	11,564	29,683	41,247
Qurbani	88,050	1,205	89,255
Economic Empowerment	3,235	60,653	63,888
Sadaqah	-	25,178	25,178
Water Projects	21,480	201,534	223,014
Zakat	-	46,422	46,422

continued...

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

FOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund	Restricted fund	Total funds
	£	£	£
Education	2,400	13,145	15,545
Disaster Relief	6,321	15,340	21,661
Masjid	11,356	78,183	89,539
Voluntary Donations	15,173	50	15,223
Feed the Ummah	23,923	49,909	73,832
Total	293,439	689,760	983,199
EXPENDITURE ON			
Raising funds	12,810	112,162	124,972
Charitable activities			
Health & Welfare	770	7,480	8,250
Ramadan	-	77,476	77,476
Hifze Quran	-	2,700	2,700
Qurbani	72,295	1,205	73,500
Sadaqah	-	3,725	3,725
Water Projects	9,500	109,000	118,500
Zakat	-	7,400	7,400
Education	1,284	13,001	14,285
Disaster Relief	649	2,000	2,649
Masjid	2,000	10,000	12,000
Feed the Ummah	-	10,400	10,400
Other	152,113	-	152,113
Total	251,421	356,549	607,970
NET INCOME	42,018	333,211	375,229
RECONCILIATION OF FUNDS			
Total funds brought forward	195,137	628,517	823,654
TOTAL FUNDS CARRIED FORWARD	237,155	961,728	1,198,883

continued...

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

FOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

11. TANGIBLE FIXED ASSETS

	Long leasehold £	Plant and machinery £	Fixtures and fittings £	Computer equipment £	Totals £
COST					
At 1st October 2020	-	2,040	4,767	15,455	22,262
Additions	75,000	-	220	2,158	77,378
Disposals	-	-	-	(5,310)	(5,310)
At 31st December 2021	75,000	2,040	4,987	12,303	94,330
DEPRECIATION					
At 1st October 2020	-	510	2,242	7,395	10,147
Charge for year	-	638	515	2,492	3,645
Eliminated on disposal	-	-	-	(3,069)	(3,069)
At 31st December 2021	-	1,148	2,757	6,818	10,723
NET BOOK VALUE					
At 31st December 2021	75,000	892	2,230	5,485	83,607
At 30th September 2020	-	1,530	2,525	8,060	12,115

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/21 £	30/9/20 £
Trade debtors	1,105	-
Other debtors	3,045	969
Prepayments and accrued income	188,995	211,630
	193,145	212,599

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	31/12/21 £	30/9/20 £
Finance leases (see note 15)	-	1,062
Taxation and social security	1,166	446
Other creditors	36,940	15,808
	38,106	17,316

continued...

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

FOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

14. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	31/12/21 £	30/9/20 £
Finance leases (see note 15)	-	1,208

15. LEASING AGREEMENTS

Minimum lease payments under finance leases fall due as follows:

	Finance leases	
	31/12/21 £	30/9/20 £
Net obligations repayable:		
Within one year	-	1,062
Between one and five years	-	1,208
	-	2,270

During the year finance lease commitments were settled and paid off completely. All balance due after more than one year were written off completely.

16. MOVEMENT IN FUNDS

	At 1.10.20 £	Net movement in funds £	At 31.12.21 £
Unrestricted funds			
Unrestricted	**237,155**	**52,028**	**289,183**
Restricted funds			
Restricted	**961,728**	**92,505**	**1,054,233**
TOTAL FUNDS	**1,198,883**	**144,533**	**1,343,416**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Unrestricted	**115,873**	**(63,845)**	**52,028**
Restricted funds			
Restricted	**975,948**	**(883,443)**	**92,505**
TOTAL FUNDS	**1,091,821**	**(947,288)**	**144,533**

continued...

NOTES TO THE FINANCIAL STATEMENTS - CONTINUED

FOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

16. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.10.19 £	Net movement in funds £	At 30.9.20 £
Unrestricted funds			
Unrestricted	195,137	42,018	237,155
Restricted funds			
Restricted	628,517	333,211	961,728
TOTAL FUNDS	823,654	375,229	1,198,883

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Unrestricted	293,439	(251,421)	42,018
Restricted funds			
Restricted	689,760	(356,549)	333,211
TOTAL FUNDS	983,199	(607,970)	375,229

17. RELATED PARTY DISCLOSURES

Ummah Charity International has got a contract in place with a Charity in Pakistan "Help the Needy Charitable Trust (HTN)". HTN assists Ummah Charity International as a local partner to deliver their Charitable objects in Pakistan. Mr Aftab Jehangir who is a trustee in HTN is a brother of Mr Abdul Wahab who is a trustee of Ummah Charity International. During the period Ummah Charity International delivered projects of £558,751 through the assistance of HTN. All transactions are considered to be at arm's length.

Consultancy agreement is in place between Exactics Ltd and Ummah Charity International to support day to day running activities. Mrs Zahra Shafiq Shaikh who is wife of the Trustee Mr Abdul Wahab has got a participating interest in Exactic Ltd. During the period Ummah Charity International has paid total of £15,180 to Exactics Ltd for consultancy services.

During the period Mr Abdul Wasey Mohammad who is a son of the trustee Mr Abdul Wahab was paid total of £2,945 for his expenses and services provided to Ummah Charity International.

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

FOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

	PERIOD 1.10.20 TO 31.12.21 £	YEAR ENDED 30.9.20 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Gift aid	**99,879**	70,793
Grants	**-**	16,214
	99,879	87,007
Charitable activities		
Unrestricted Donations	**127,049**	204,381
Restricted Donations	**864,893**	691,811
	991,942	896,192
Total incoming resources	**1,091,821**	983,199
EXPENDITURE		
Raising donations and legacies		
Advertisement	**-**	28,662
Event cost	**539**	3,975
Fundraising cost	**349**	92,335
	888	124,972
Other trading activities		
Loss on sale of tangible fixed assets	**1,119**	-
Charitable activities		
Advertising	**74,431**	-
Fundraising costs	**123,718**	-
Charitable expenditure	**566,374**	330,885
	764,523	330,885
Support costs		
Management		
Trustees' expenses	**2,284**	3,009
Wages	**21,389**	20,406
Rates and water	**2,955**	2,023
Insurance	**1,075**	1,049
Light and heat	**3,239**	2,123
Telephone	**3,497**	2,817
Postage and stationery	**12,025**	9,463
Sundries	**810**	540
Carried forward	**47,274**	41,430

This page does not form part of the statutory financial statements

DETAILED STATEMENT OF FINANCIAL ACTIVITIES

FOR THE PERIOD 1ST OCTOBER 2020 TO 31ST DECEMBER 2021

	PERIOD 1.10.20 TO DED 31.12.21 £	YEAR EN 30.9.20 £
Management		
Brought forward	**47,274**	41,430
Rent	**12,500**	10,000
Subscriptions	**65**	35
Volunteer Expenses	**9,509**	10,669
Household and cleaning	**2,651**	-
	71,999	62,134
Finance		
Bank charges	**10,781**	9,484
Consultancy fee	**15,180**	32,500
Professional fees	**58,646**	38,169
	84,607	80,153
Information technology		
Repairs and renewals	**2,302**	2,427
IT Services	**2,890**	2,256
	5,192	4,683
Other		
Plant and machinery	**638**	510
Fixtures and fittings	**515**	446
Computer equipment	**2,493**	2,687
	3,646	3,643
Governance costs		
Auditors' remuneration	**8,400**	-
Accountancy and legal fees	**3,800**	1,500
Legal fees	**3,114**	-
	15,314	1,500
Total resources expended	**947,288**	607,970
Net income	**144,533**	375,229

This page does not form part of the statutory financial statements

UMMAH CHARITY INTERNATIONAL

Together we make life better for the Ummah

UK Charity Reg. No: 1146342

0208 903 8944

ummahcharityinternational.org

info@ummahcharityinternational.org

16 Village Way East, Harrow, London, HA2 7LU

ummahcharityinternational

ummahcharityinternational

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UMMAH CHARITY INTERNATIONAL

England & Wales - Charity number 1146342

Accounts

UK Charity Re. No: 1146342
UMMAH CHARITY INTERNATIONAL
Together we make life better for the Ummah

2020
ANNUAL & FINANCIAL REPORT
UMMAH CHARITY INTERNATIONAL

OUR VALUES

TRANSPARENCY

We have a policy of openness as we believe we are answerable to God, while we owe our donors to correctly inform them of our progress.

COMPASSION

We believe in kindness and compassion not only to those who are in need and have been encompassed with poverty, but to everyone who is facing life's turbulences.

EQUALITY

Islam teaches equality irrespective of colour, class, race, gender, age, disability, ethnicity, and religion; and this forms the foundation of what we practice at UCI.

INTEGRITY

Integrity is our strong suite and we maintain transparent dealings and honest transactions at all times and levels.

RESPECT

It is our belief that respect is the birth right of each individual regardless of their social status, values and beliefs.

EXCELLENCE

Our goal is to achieve excellence in providing humanitarian aid in disasters, as well as to the destitute and underprivileged.

PARTNERSHIP

We work together with our local and international partners in order to effectively serve the larger communities.

SOLIDARITY

We stand with the disadvantaged, and the ones struck down, enabling them to overcome their misery, and start anew.

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MUFTI ABDUL WAHAB
CHAIRMAN

MESSAGE FROM THE CHAIRMAN

Last year was a particularly challenging one for Ummah Charity International. The devastating pandemic presented unprecedented challenges and hurdles in our relief work, restricted our access to areas where people needed our support most. Despite these obstructions, we managed to increase the impact of our relief work in Pakistan. This was made possible as a result of the tireless efforts of our dedicated team of staff and volunteers, and of course our generous donors.

It is with gratitude to Allah (SWT) that I say: Ummah Charity International is a thriving, life-changing philanthropic organization. Our projects have matured into relief systems that are geared towards long-term change, and our ability to respond to disasters has grown in efficiency. We have made amazing progress in how we help those that need us.

2020 was marked by an economic crisis. The pandemic caused great detriment to people s ability to work, and so we responded, by increasing the beneficiaries of our food initiatives as much as possible. Pakistan is already a country fighting malnutrition, so to compound this with a pandemic has had disastrous consequences which we knew we needed to relieve.

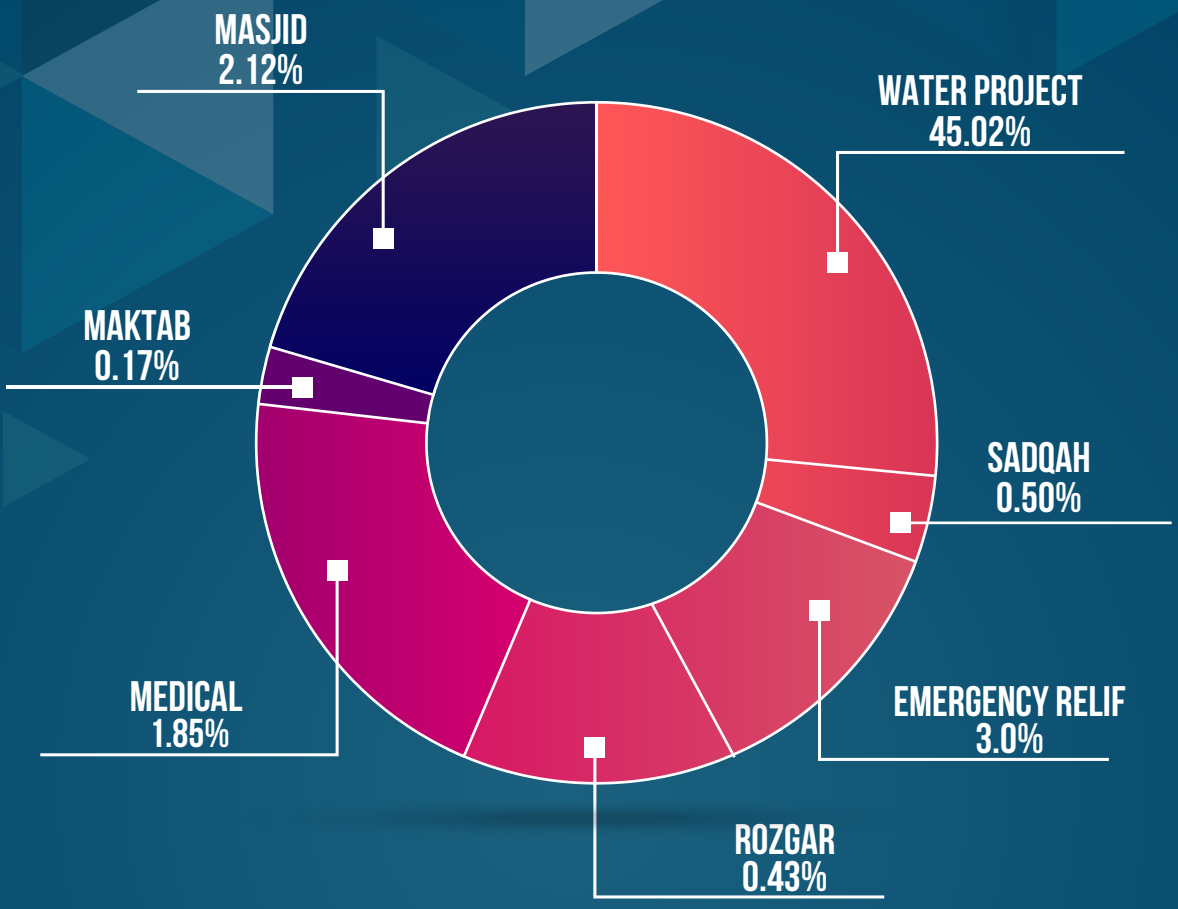
Our work is a product of our donors, your generosity is bringing smiles to people that live difficult, tumultuous lives, so I hope it brings you happiness knowing that you are making a much-needed change.

As we present our annual report, spanning our humanitarian efforts from October 2019 to September 2020, we would like to express our gratitude for your continued involvement in our journey to end poverty. We aspire for our growth to continue, hoping to overcome the hurdles that will present themselves, and to expand geographically to other areas of the world.

Mufti Abdul Wahab
Chairman

LAST YEAR AT A GLANCE

WE TOUCHED THE LIVES OF 114,984 PEOPLE

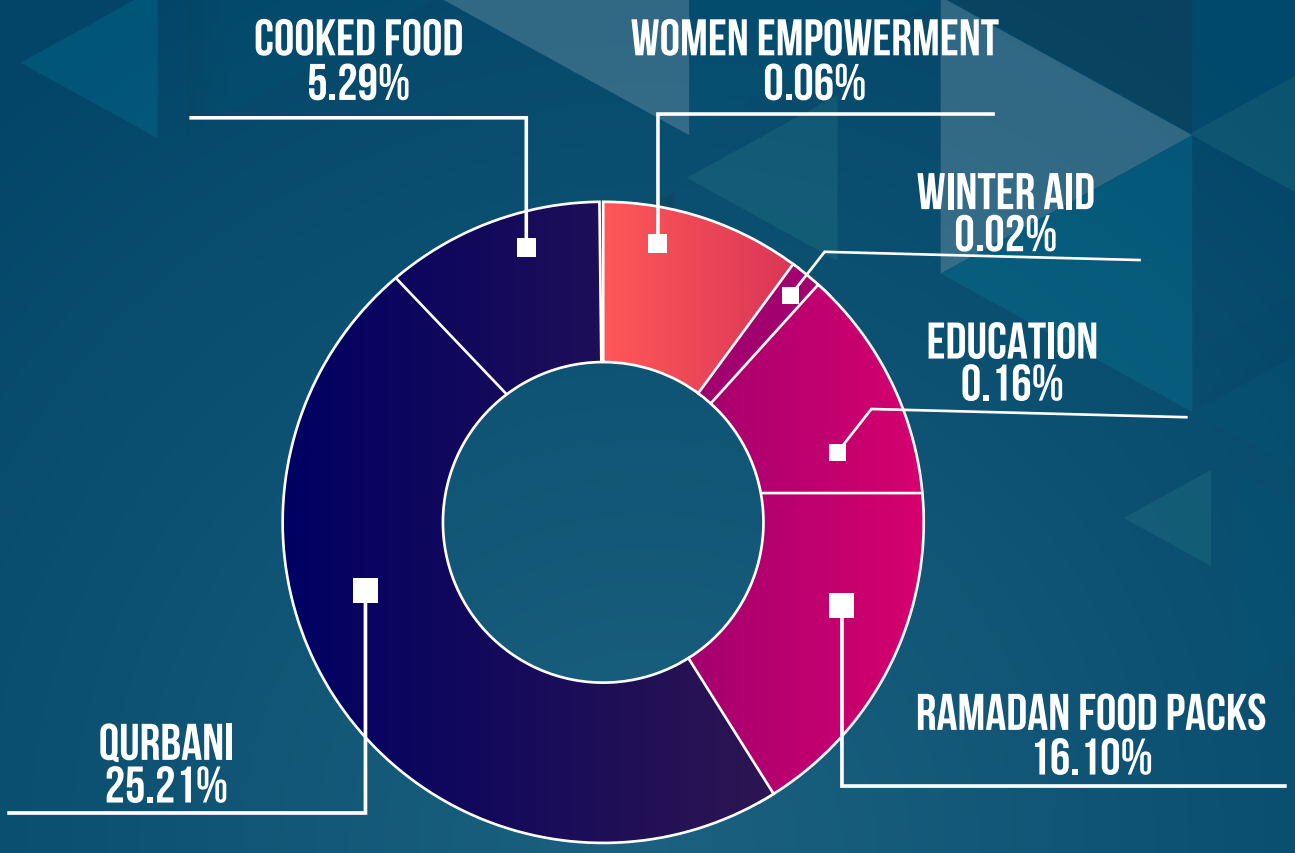


LONG TERM PROJECTS' BENEFICIRIES

THE SITUATION ON GROUND:

Last year was one of unprecedented challenges for the world in general and economically disenfranchised people in particular. With the job market around the world plummeting, more people than ever before were left without access to a stable income, financial assistance, sometimes even a decent meal.

The situation in Pakistan has been one of the worst in the world, with the unemployment rates reaching **4.45%1, highest** in the last 20 years. This lack of income is reflected in the malnutrition[2] and poor education3 statistics effecting a total of over **200 million children** in Pakistan. Needless to say, the pandemic worsened the already grim situation.



Short Term Projects' Beneficiries

OUR RESPONSE:

We, at Ummah Charity International felt that we needed a strategy to be able to address and aid this situation. We decided to double down on our urgent relief work, knowing that and exponential increase has occurred in the number of people who require immediate help, while also continuing a steady pace with our longer-term projects involving livelihood opportunities and education.

With the support of our donor, we were able to help a total of **114,984 people** through long- and short-term projects.

https://www.statista.com/statistics/383735/unemployment-rate-in-pakistan/

https://www.ncbi.nlm.nih.gov/pmc/articles/PMC5977042/

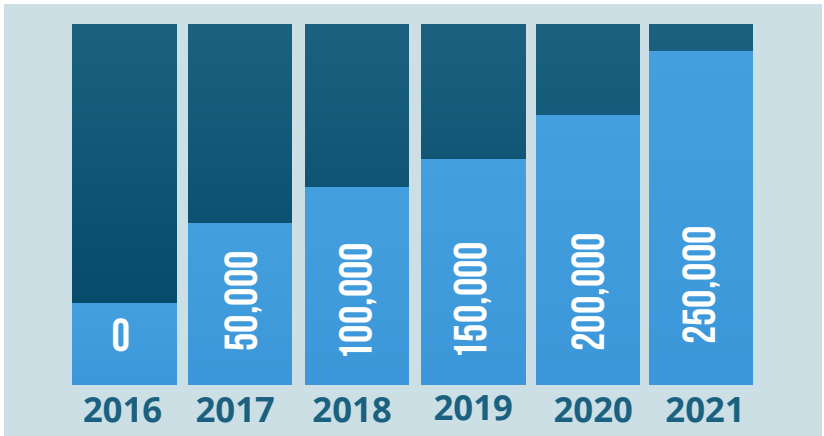
https://www.unicef.org/pakistan/education

RESPONDING TO PAKISTAN'S WATER CRISES

In 2020, our initiatives brought clean, sanitary water to over 33,000 people.

A staggering 44% of Pakistan's entire population does not have regular access to clean water. That s nearly half the country living without access to the perhaps the most fundamental necessity of life. In rural areas, the situation exacerbates itself, as the people depend on this vital not just for drinking and sanitation but also irrigation and agrarian purposes. As such, our Water for Life project accumulates great attention, as it garners aid for a necessity crucial for our survival. It has blossomed to cater to **100,000 people** since its inception in 2016.

To provide long-lasting solutions, Ummah Charity International installs hand pumps and water wells in people s houses and in the community, respectively. Communal water wells are situated in central locations, so entire villages can benefit, whereas for families on the outskirts, they are given the convenience of hand pumps. Part of our project implementation process focuses on comprehensive.

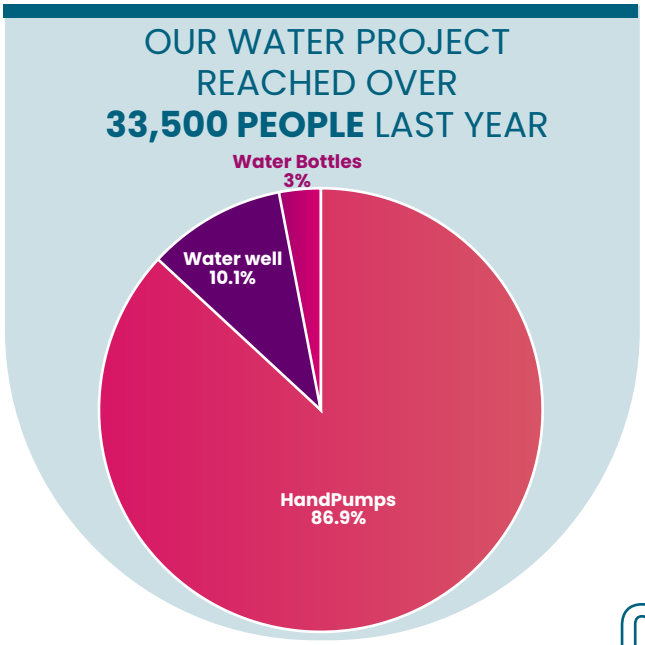


research and engagement with the communities, to ensure that our beneficiaries were the neediest, and that installation locations were most appropriate.

ver the course of this fruitful year, we installed **600 water pumps, 70 water wells** and distributed over **1000 water bottles,** allowing **33,500 people** to gain access to clean water on a regular basis.

Our water facilities were incorporated into the following areas: **Ghadi Yaseen, Nawab Shah, Rangpur, Nasir Ahmed Bhutto Village, Akber Pitafi Village, Khadim Hussain Shah Village, Vasti Jewan Shah, and Khanpur Mehar.**

https://www.unwater.org/country/asia-and-the-pacific/pakistan/

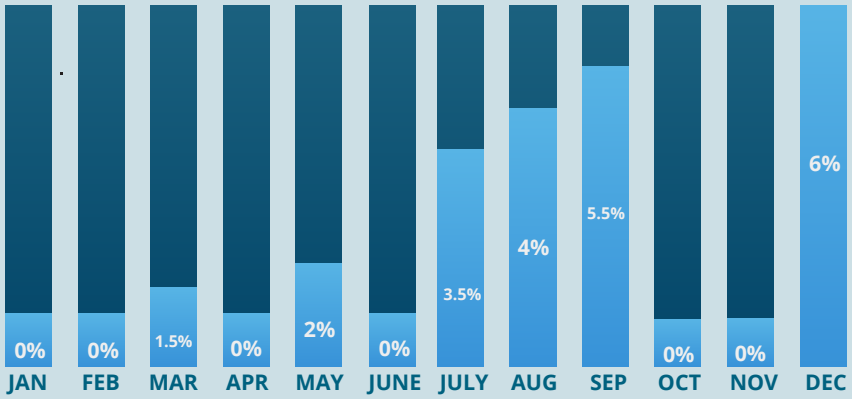


REBUILDING MOSQUES STRENGTHENING ISLAM

Mosques are crucial for imbuing Muslims with Islamic values, drawing them closer to Allah (SWT). In rural areas of Pakistan, disadvantaged people aspire to have a strong connection with Islam, but often lack guidance, and therefore fall out-of-touch with their faith. By building Masjids, UCI will help less fortunate communities to grow spiritually.

Our Build a Masjid project is crucial in transforming the religious lives of communities. UCI identifies poverty-stricken communities in areas across Sindh and Baluchistan that are forced to travel long distances to reach their closest place of worship. Our team creates building plans, sources good quality infrastructural materials, and constructs mosques for these communities in a centralised location, in order to allow as many people as possible to reasonably benefit from it. Smaller Masjids can accommodate at-least **200-250 individuals** at a time, while larger ones have a capacity of up to **500 people.**

Despite the pandemic, we have continued our efforts of restoring Mosques across Pakistan

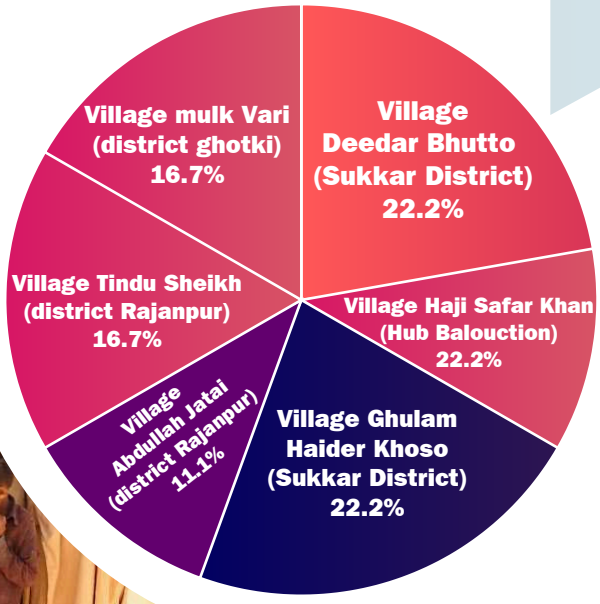


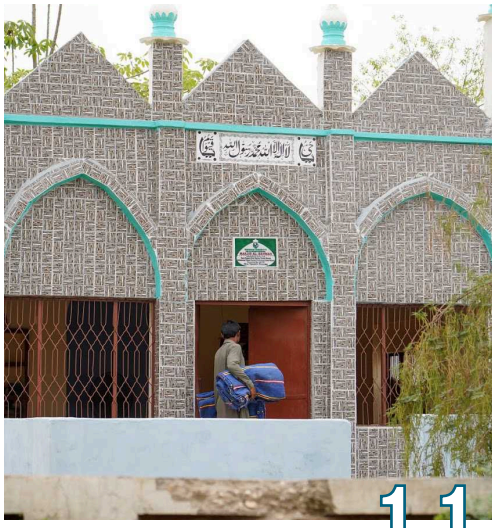
Our team encountered numerous hurdles throughout construction process last year due to covid related lockdowns including delays in material deliveries, unavailability of labour, maintaining social distancing while communicating with the construction workers as well as the community and adjusting the building plan according to the increasing material prices. However, with tireless determination, they were able to complete all the construction that were planned for this annual cycle.

From **2019-2020**, we built 6 Masjids which will immediately benefit **1170 people**, giving them a place to enhance their relationship with Islam. We implemented this project in the following areas: **Village Deedar Bhutto, Village Haji Safar Khan, Village Ghulam Haider Khoso, Village Abdullah Jatai, Village Tindu Shiekh, Village Maluk Vari.**

UCI s chairman, Mufti Abdul Wahab, personally oversees the implementation of Masjids in our working areas, as he recognises the great importance they hold. He ensures the residents are satisfied with the completion of our project.

WHAT AREAS DID WE BULID MASJIDS IN LAST YEAR?





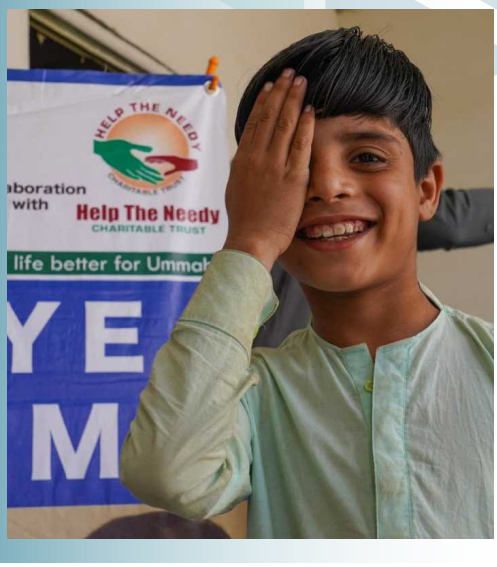
MAKING CLEAR VISION A REALITY
EYE CAMPS

Over **200 million people** in developing countries suffer from visual impairment, making them unable to truly connect with the world. Impoverished communities have fewer healthcare facilities, such as hospitals, clinics, and optical care centres, leaving many of the underprivileged with inadequate knowledge of eye care, and little access to treatment.

Our Eye Care Project aims to provide impoverished communities with much needed access to treatment and education surrounding preventable visual impairments and blindness. The first aspect of our solutions deals with their ailments, and the latter teaches the residents about the causes of visual impairment and how to maintain their optical health. To conduct our eye camps, UCI arranges a team of qualified doctors who carefully examine all the patients, give well thought-out diagnosis and prescribe and away free medicine and glasses.

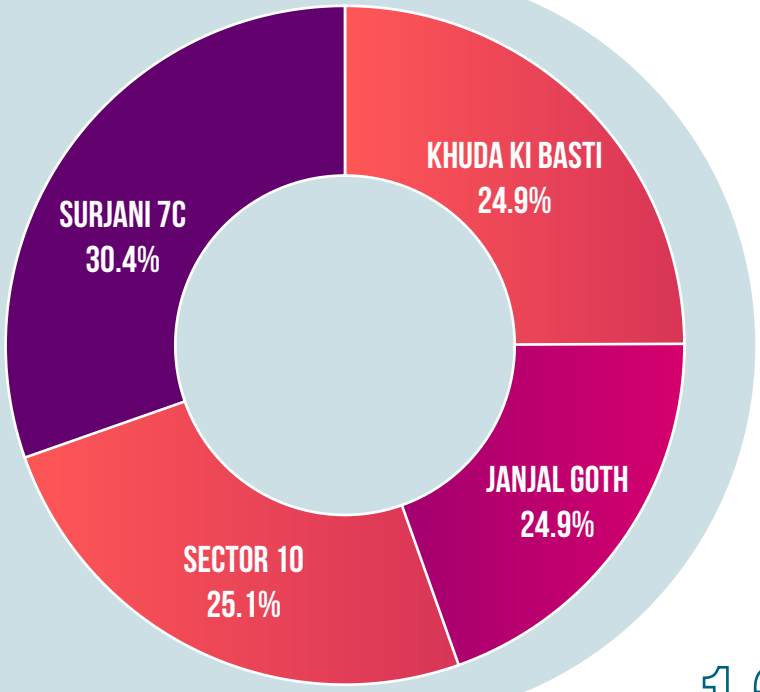
This project becomes an opportunity for people to prioritize their health without putting strain on those already struggling to survive.

Between **January and March of 2020,** Ummah Charity International conducted 4 eye camps in **Khuda Kibasti, Janjal Goth, Sector 10, and Surjani 7c**. We treated over **700 people** by conducting check-ups, prescribing medicines and glasses, and making referrals to hospitals in the event Cataract surgery was required.



EYE CAMP PROJECT 2020

Despite the difficulties that the pandemic posed, we set up socially destanced **4 eye camps** in underprivileged areas,helping over **754 people**



ENABLING ISLAMIC EDUCATION

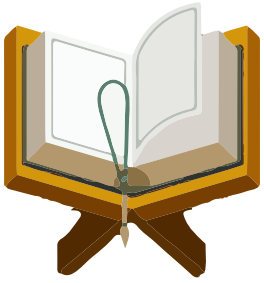
Central to our charity s mission is building sustainable solutions to poverty, and a way to achieve this is by making it easier for the disadvantaged to access employment opportunities. Our Maktab advances us closer to this goal, as it offers children a comprehensive education, disrupting the generational cycle of poverty. Without our Maktab initiative, these children would remain deprived of any kind of educational training whatsoever due to absence of financial means.

Our Maktabs teach a diverse range of both secular and Islamic subjects, such as **English, Maths, Urdu, Tajweed, and Hadith,** all under the supervision of qualified Qaris. On occasions like **Eid al Fitr, 12th Rabbiulawal, Eid al Adha** we distribute fresh cooked food, gift packs and qurbani meat among the students and their families.

Through the support of our team and qualified teachers on ground, we create a safe, supportive learning environment for our pupils, encouraging them to be expressive and confident.

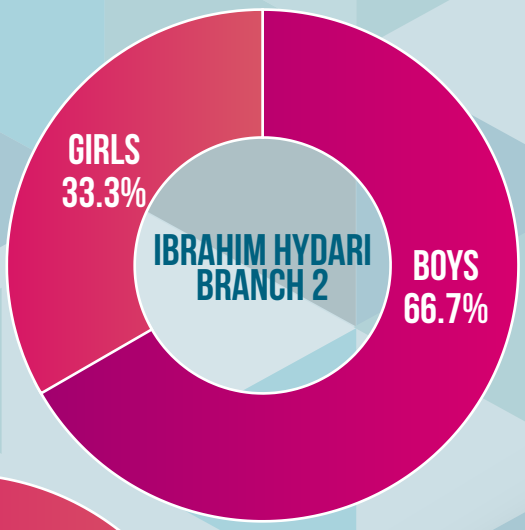
In both of our Maktabs, currently there are total of **200 boys** alongside **100 girls.** Of this number, the students that make the most academic progression are regularly rewarded in our prize distribution ceremony where they were given gifts, to instill in them a drive to grow even further.

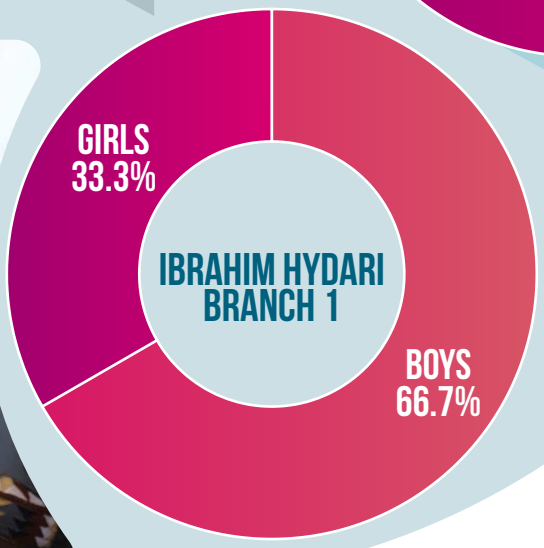
UCI s Maktab initiative is founded on our Islamic values of the purpose of education. For the betterment of society, it is our duty to do all we can to make a comprehensive education accessible to all.



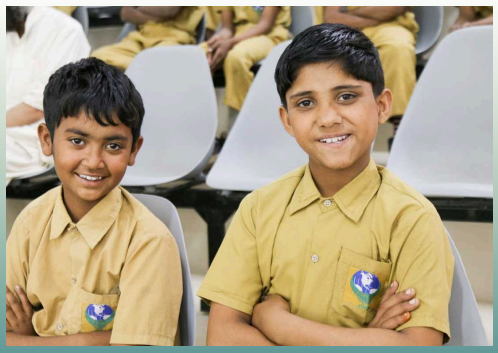
MAKTAB PROJECT 2020

Uci has successfully be running two maktabs, with a total student body of **300** **200** of them boys and **100 girls**



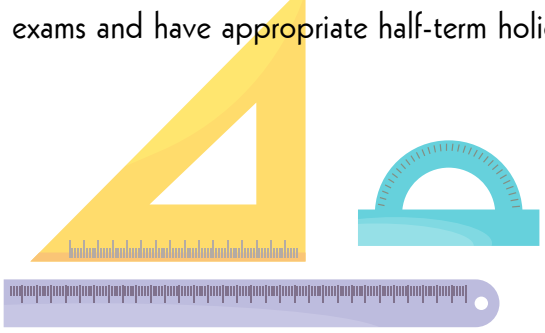


BUILDING BRIGHTER FUTURES



In countries facing the degree of deprivation that Pakistan is, having access to education is sadly a luxury. Those living their childhood in slums are used to spending long, difficult hours working as scrap collectors or even as beggars. Families feel forced to raise them in this way because they need the additional income to survive. Our Street School Project provides a solution by offering comprehensive education mainly in Maths, Urdu, and English, across various age ranges.

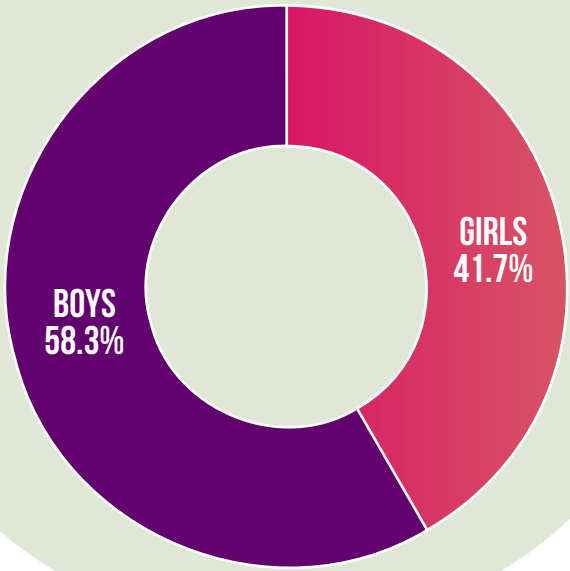
Our teaching staff are adequately qualified, capable of delivering our teaching materials to the **60 students** enrolled in our school. We aim to prioritise the neediest children; many of our pupils could barely read or write prior to their enrolment. Since their enrolment, not only have our students received in-class education but have also benefitted from extracurricular activities like recreational trips, sports activity days and informational visits by Karachi-Electric team. it is essential that we endeavour to provide them with the guidance they need to succeed. As a way of ensuring they are progressing adequately, they sit annual exams and have appropriate half-term holidays.



Additionally, because we understand that those enrolled come from impoverished backgrounds, we provide them with everything they need: uniforms, stationary, and food. Last year, in light of the pandemic, UCI decided to conduct multiple hygiene sessions under the guidance of **Dr Shazia** from Ziauddin hospital and the head of the school **Ms Hafsa**, where they were taught the appropriate way to clean hands and wear masks. Under normal circumstances and even during last year, on occasions like Eid, we distribute Gift Packs among our students, to share with them the joy every child deserves to have in his/her lives, last year we distributed **60 Eid gift packs** among our students.

To enrich our communities, we need to enrich our young people with skills, ambition, and qualifications, as these are the tools they will need to blossom into thriving adults. Our Street School Project is one of our initiatives that focuses on building a long-term solution to poverty.

STUDENT RATIO IN OUR STREET SCHOOL



FEEDING THE UMMAH

Food scarcity comes in conjunction with poor financial conditions. In impoverished areas across Pakistan, people struggle to feed themselves and their families and depend on aid to survive. Sometimes, these unfortunate conditions are a result of natural disaster, while often they are just a continuation of generational poverty. People in such circumstances have severely reduced access to opportunities, making relief work like UCI their only hope for even a decent meal.

Like most of initiatives, for our Feed the Hungry project, our team conducts on the ground research, highlighting areas with high food scarcity levels, having identified the areas, our team then provides desperately needed food in there, and this can be in the form of cooked meals, monthly food packages, or emergency relief responses. We create healthy, nutritional food
solutions that consist of the dietary essentials needed to support optimal well being.

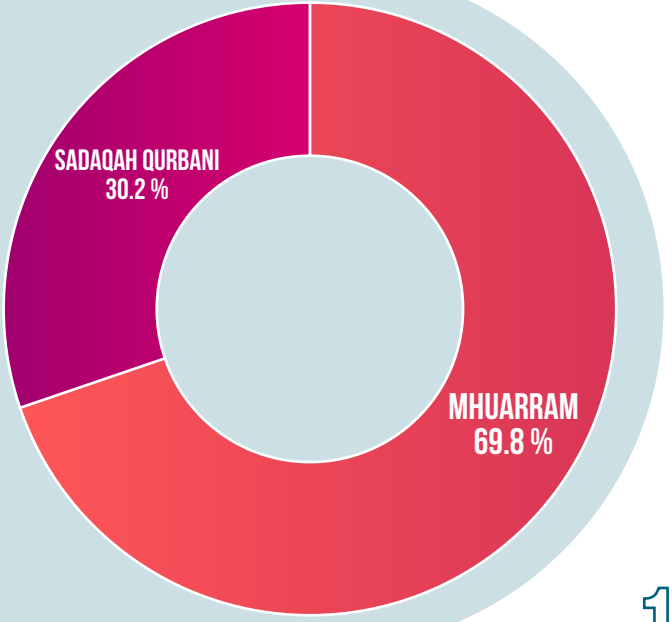
Our cooked meals are filling and often prepared on the site of distribution, ensuring freshness. This is UCI s way of ensuring underprivileged people consume food in a dignified manner.

Over the **2019-2020** period, approximately **10,000 of people** living under the poverty line benefitted from our collective provision of food initiatives, such as those conducted during Ramadan, Qurbani, in response to the Karachi floods, and our general, year-round cooked food project.

We provided aid to an exhaustive list of areas, including **Surjani Town Sector 5 and 7, Kala pul, Khadim Hussain Shah Village, Sohail Goth, Umer Goth, Asgher Bhatani Goth, and Nasir Goth.**

COOKED MEAL PROJECT 2020

We distributed cooked meal to over 8,640 individuals last year



HELPING PEOPLE THROUGH COVID-19

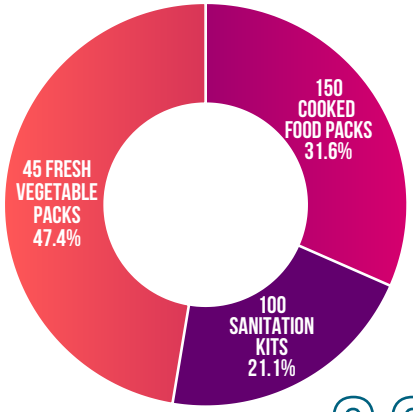
This pandemic panned out in more disastrous ways that anyone had anticipated, claiming over **3.5 million** lives and disrupting many more. In Pakistan the Covid crisis forced people into numerous lockdowns, including the current one, resulting in unprecedented loss of employment, highest food scarcity statistics and a general decline in the well-being of underprivileged communities. Observing all this, Ummah Charity prompted to action, starting a drive to distribute food and sanitation items to most vulnerable groups like school children and public servants like police officers.

Our team of volunteers put together sanitation packs including all the items needed to protect oneself from the novel virus in public settings like hand sanitizers, face masks, gloves, etc.

And distributed them among school children in financially underprivileged communities so that they remain safe by taking necessary precautions.

Additionally, we also recognized the need to increase the reach of our food aid in these times, so our team organized food distribution drives for members of police to help them do their duties diligently.

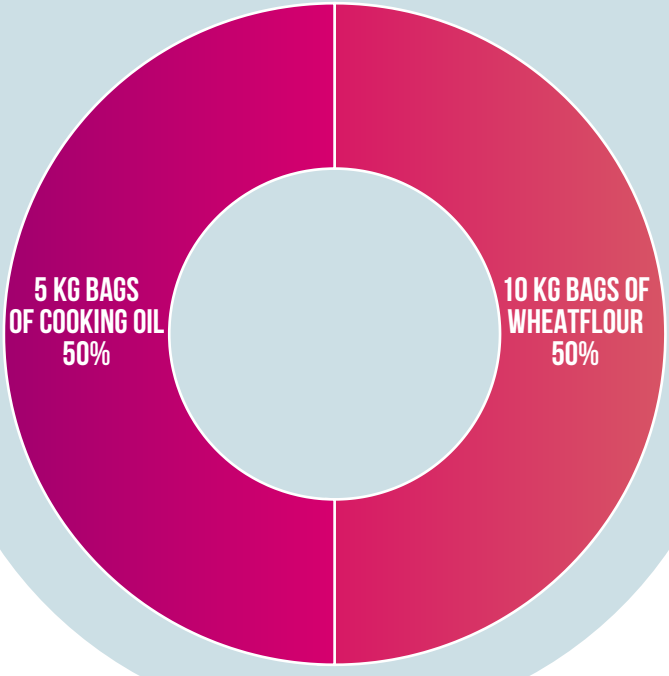
COVID RELIEF WORK IN APRIL 2020; WE DISTRIBUTED AID TO 475 PEOPLE:



On the **25th of March 2020,** we distributed **500 10 kg bags** of wheat flour and **2500 litre** of cooking oil among people facing extreme hunger brought by the pandemic. On the **16th of April 2020,** we were able to distribute **100 sanitation kits** and **150 cooked food meals,** and water bottles to people in the police force. Following that on the **23rd of April 2020**, we distributed approximately **330 kgs of fresh vegetables** to around **45 households (225 people)** in the area of **Surjani town.**

As we hope to see the end of this crises with vaccines and lockdown measures, UCI hopes to continue its relief work to see people through these trying times.

COVID RELIEF WORK IN MARCH 2020; WE DISTRIBUTED:



OUR RELIEF WORK DURING KARACHI FLOOD 2020

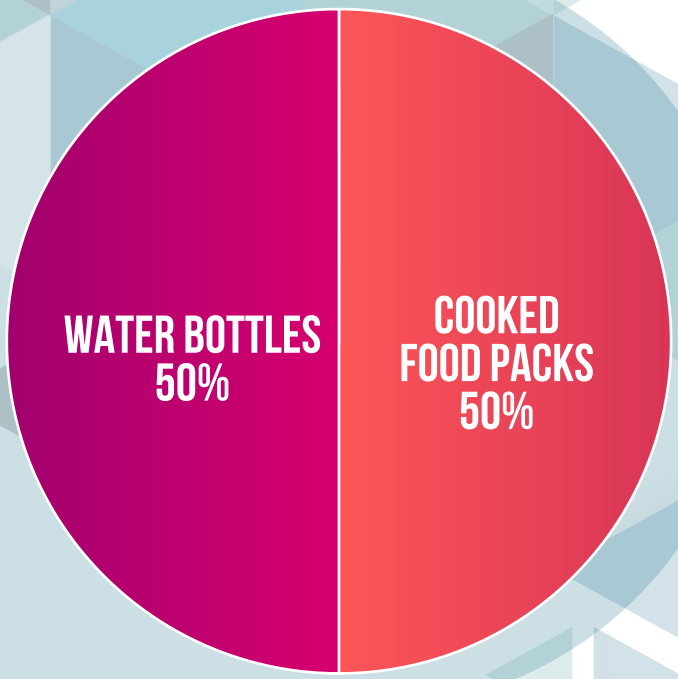
In August of 2020, destructive monsoon floods struck areas of Pakistan, and the coastal city of Karachi was particularly affected, leaving many streets and homes flooded, and many people without access to basic human necessities.

Natural disasters effect people s lives suddenly, making it difficult for them to prepare themselves for the impact it will have. This makes UCI s response carry great importance, as in their moment of need, we may be all they have to rely on.

Ummah Charity International swiftly prepared **500 packs** of cooked food accompanied with **500 water bottles**, so that those affected would not go hungry during this distressing time. We tirelessly went door to door, ensuring we distributed as many as possible to the vulnerable.

As with every project, our response had its challenges. Due to the flooding, there was difficulty accessing different parts of Karachi, as the overflowing water was difficult to navigate at times. This was worsened by social restrictions imposed by the government s response to COVID-19, as limited our ability to engage with the public

OUR KARACHI FLOOD RELIEF PROJECT REACHED 500 PEOPLE LAST YEAR



The success of this initiative was due to our swift, immediate response, as natural disaster s often cause destruction in a short period of time. If we delayed our provision of emergency relief, it would have led to people suffering physical and emotional trauma for an extended period of time. We provided much-needed food and water, but by engaging with them, we also provide emotional support by showing that they are not alone in this difficult time.

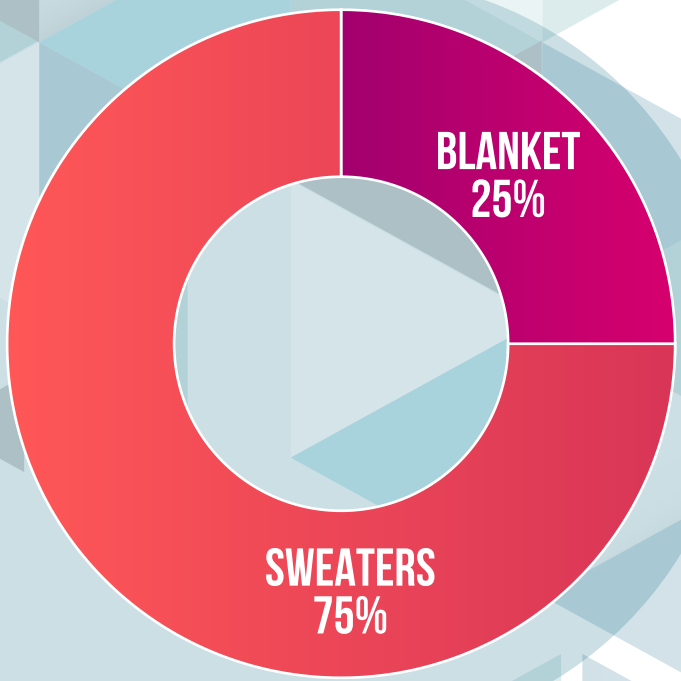
HELPING PEOPLE STAY WARM

Homelessness and being displaced from a stable shelter are incredibly difficult positions to be in, and it is even harder in the freezing winter. Being on the streets is a stressful way to live, and for those in our developing countries, they often find themselves homeless for reasons that were out of their control. In 2019, our Winter Appeal was more important than ever before, as Pakistan had its coldest winter in decades, in addition to the issue posed by internal displacements and widespread poverty.

Our aim is to ease their suffering, and we did that by distributing blankets and sweaters, so they can keep warm in their difficult situation. Our team conducts on the ground research, identifying groups that are most vulnerable to extreme weather conditions due to natural disaster and their geographical location. Once the at-risk populations are identified, our teams gather the resources to arrange urgent winter aid materials like blankets and sweaters for them, this is followed by a dedicated distribution drive. This past year, our volunteers operated in Saeedabad mainly.

WINTER PROJECT 2020

Last year, in our winter project, we donated blankets and sweaters to over 400 peoples in the area of saedabad



In December 2019, **Mufti Abdul Wahab** personally distributed **100 blankets and 300 sweaters**, in line with our chairman s vision to provide sustainable solutions to the crises our people face.

SUPPORTING THE UMMAH IN RAMADAN

We, at UCI, understand the importance of Ramadan and the religious journey that it brings with itself. However, we also appreciate that this time of devotion can be particularly challenging for those who do not have the means to afford even basic Suhoor and Iftar meals for their families. To make the holy month easier for everyone in the Ummah, UCI has crafted its Ramadan project in a way to encompass the food needs of entire families for a whole month with the Zakat, Sadaqah and general donations.

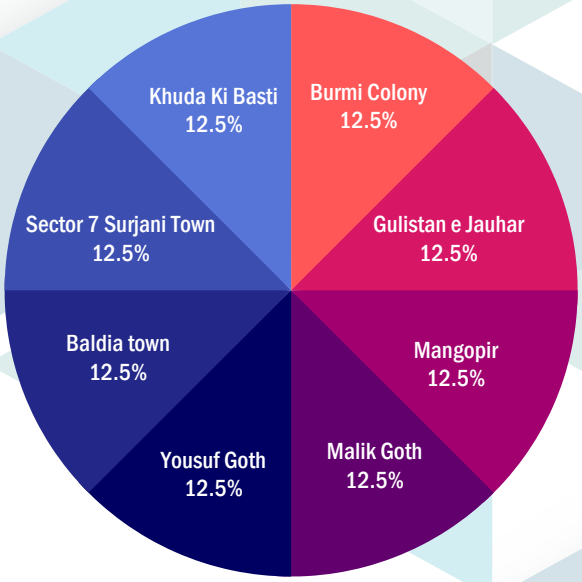
With our comprehensive Ramadan project, UCI eases the hardships of less fortunate individuals by providing Iftar and Suhoor meals, monthly food packs, as well as Eid gift packs, so children can celebrate the month in the same way that Muslims with better means do. Our food provisions consist of all the dietary essentials required to enact Iftar and Suhoor in a healthy, nutritional way, including rice, flour, sugar, oil, lentils, juice concentrate, tea leaves, powdered milk and dates.

This initiative carries great importance, as we are helping the needy during our most sacred month. This Ramadan, our team personally gathered families from localities most affected by unemployment and hunger and distributed **2,631 monthly food packs**, meaning over **26310 people** would be able to feed themselves through these packs (considering an average of 10 members in each family).

In addition to monthly food packs, UCI arranges for Iftar daily during the month of Ramadan, in an effort to provide people away from their home during the evening prayer with a meal to break their fast with. Last Ramadan, UCI distributed over **3,930 Iftar packs**, which include a variety of food items as well as juice and water.

We also collected **1,148 Fitrana** donations and **5,280 Fidya** donations from our generous donors, feeding the same number of people through them. We were also able to brighten the **Eid of 160 children** with our Gift Pack initiative.

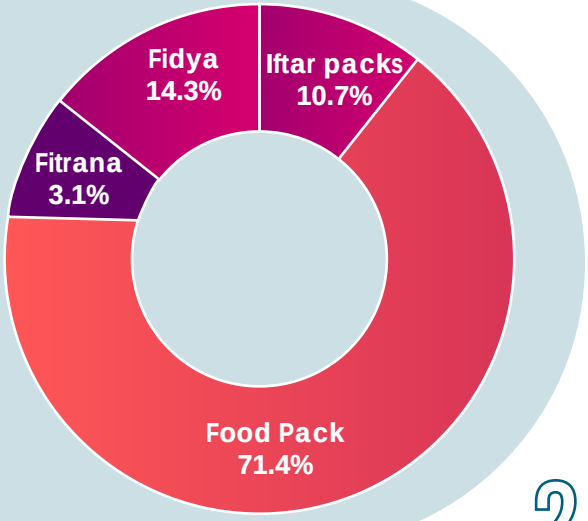
It is with the continued support of our donors that our Ramadan project has flourished and continues to grow every year.



Areas where are carried out our Ramadan Food Pack Distribution

RAMDAN PROJECT 2020

Our Ramadan Project Consists of numerous appeals.
Last year, we were able to help over **36,828 people** through in the month of Ramadan alone



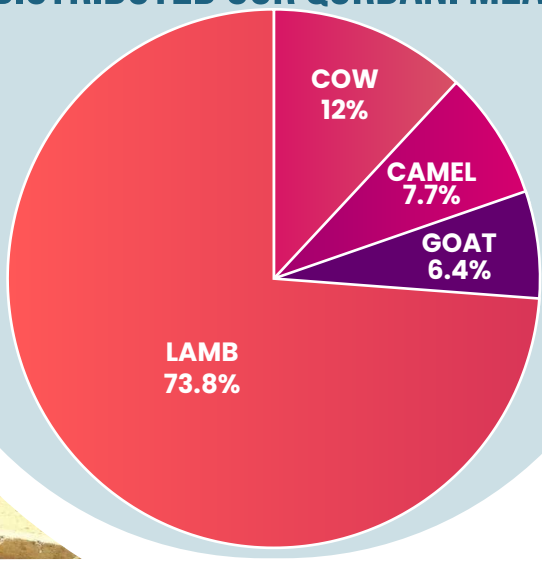
PUT YOUR QURBANI IN SAFE HANDS

Last year, the entire process of our Qurbani project proved to be particularly difficult because of Covid related lockdowns and their ripple effects, but we decided we needed to widen the pool of our food-based initiatives in response to the pandemic, and thus, our Qurbani project had a monumental **51,888 beneficiaries** in the last annual year. This included meat from **56 cows, 36 camels, 30 goats and 344 Lambs.**

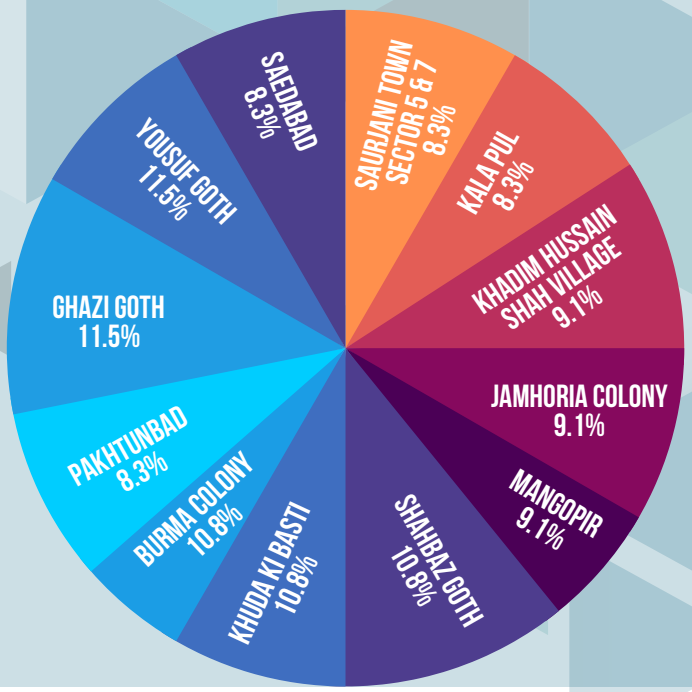
As every year, last year too our team bought your sacrificial animals after close inspection to make sure their health conditions are in accordance with the Shariah guidelines. Come Eid al Adha, our team members oversee the sacrifice of your animal, ensuring sanitary conditions and adherence to Islamic commands regarding the act. Finally, they distribute 100% of the animals meat among people from impoverished communities.

With your constant support, we use Eid al Adha as a time to deliver safe, good quality meat to those who are only able to eat such meat as a luxury, as they lack the means to afford it on a regular basis.

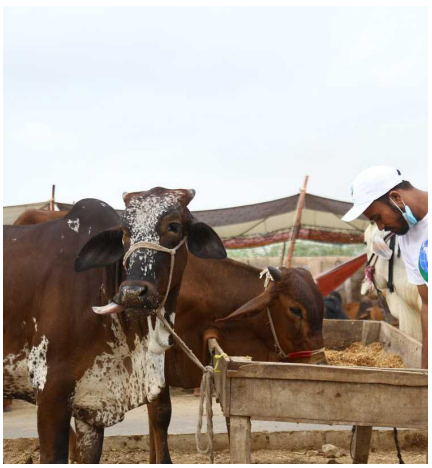
WHAT ARE SOME OF THE AREAS WE DISTRIBUTED OUR QURBANI MEAT IN



WHAT AREAS DID WE DISTRIBUTE OUR QURBANI MEAT IN LAST YEAR?



Every Muslim, regardless of their financial situation, deserves to enjoy their Eid-ul-Adha celebration. By gifting them meat, we make it possible for them to have a fulfilling lunch and dinner, whilst ensuring they do not go hungry during this special time. In this respect, we distributed the meat from last year s Qurbani to over **50 areas** including **Surjani Town, Ibrahim Hyderi, Pakhtunabad, Jamhoria colony, Noor Deen Goth, Khalil Goth, Mehran Basti, Sultanabad, Ghulam Muhammad Goth, Sector 7A, Kherabad** and many more.



GIVING SADAQAH IMPROVING LIVES

Sacrificing an animal to please Allah (SWT) and to feed people in need, in time of joy as well as troubles is a practice recommended and appreciated by the Prophet (peace be upon). With UCI, anyone can fulfil this divine act of Sadaqah sacrifice by donating towards the purchase and qurbani of an animal, such as a goat.

Over the last year, UCI s donors contributed to the sacrifice of **30 goats,** gifting the meat to **1,440 people** from deprived families in areas of **Surjani Town, Ibrahim Hyderi, Pakhtunabad, Jamhoria colony,** as those facing the type of deprivation prevalent throughout underdeveloped parts of Pakistan indulge in meat as a scarce luxury. A single meat pack can feed more than 5 members of a family comfortably.

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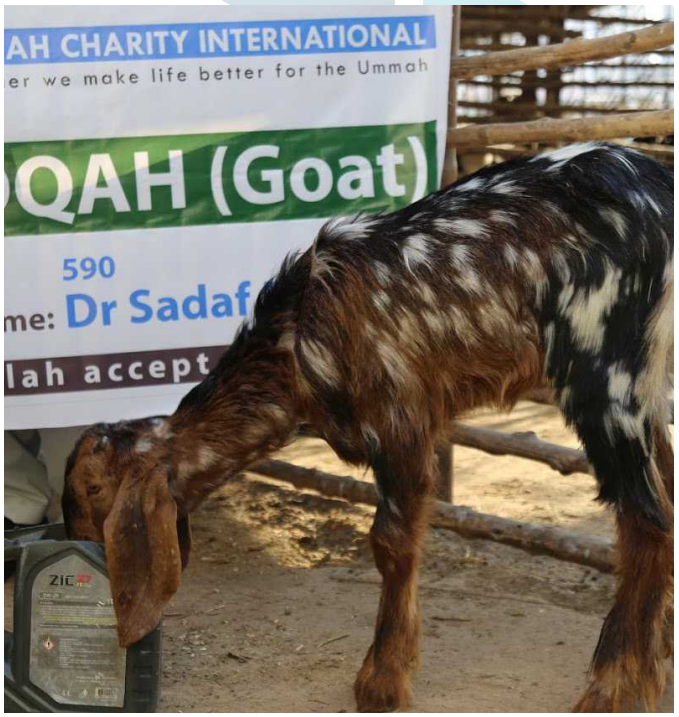
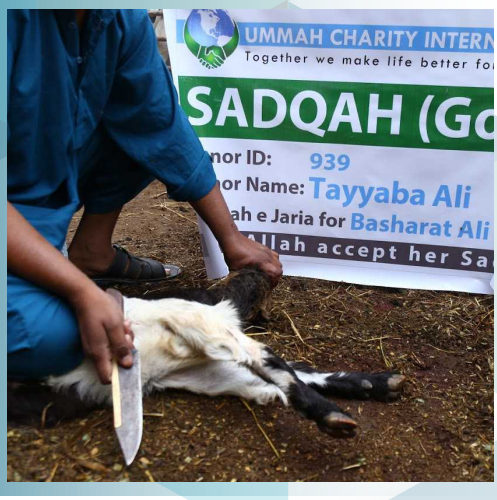


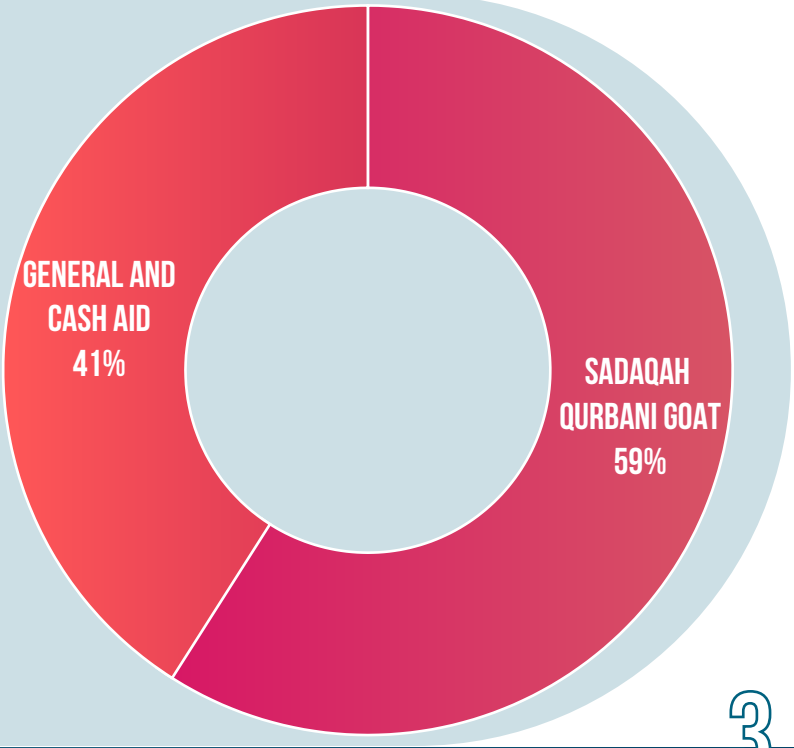


In addition to Sadaqah in the form of animal meat, we also give away Sadaqah as cash or general aid. Last year, we gave varying amount of cash aid to approximately **1000 individuals** who were in dire need, among the beneficiaries were orphans, widows and people from impoverished families.

By committing good deeds like these, free from duplicity and narcissism, you will be awarded pure life in this world and the Hereafter, for you are helping those in need. This year, consider expressing gratitude to Allah (SWT) by giving Sadaqah in the form of animal sacrifice.

SADAQAH PROJECT 2020

How did we help **2440 people** with Sadaqah Last Year?



THE IMPACT OF YOUR DONATIONS

Maqsood Shares His Struggles in Covid Lockdowns and Says Thank You.

I am **Maqsood**, I am a daily wage worker and I live in Laal Baheyo Ghot. I am the only one working in my family, there are 15 of us in our household. My wages are generally very low, I make 500 Rs on a good day but with Covid lockdowns it's been less than even that. The lives of us daily workers and our families are very unpredictable, we don t know if we ll be able to eat the next day or not, it s not a dignified way to live but thanks to people like **Mufti Abdul Wahab** and Ummah Charity International, we are able to have stable food and the feeling that someone is looking out for us. It fills my heart with hope, seeing that there are good people out in the world who donate to keep people like me and family fed. All I can say is I am grateful to all of them.

Ghulam Rasool Expresses his Gratitude on Having a local Mosque.

My name is Ghulam Rasool, I am a resident of village Nagorsher Ghoat, my father is the Imaam of the local mosque here. The only mosque in our locality was in a painfully terrible state and was in desperate need to repair and re-construction. It was as if there was no mosque before in our village, we had to walk miles to another village or perform our Salah. Thankfully, people like Mufti Abdul Wahab care enough about communities like ours to invest in us. UCI re-constructed our local mosque, **Masjid - e - Ayesha**, and around 300-400 people can perform their Salah there. Alhamdulillah we now can perform our religious duties over here rather than to praying at home or walk to another village. We are thankful to Madam Kulsoom Akhtar and Mufti Abdul Wahab who re-constructed Masjid Hazrat-e-Ayesha. May Allah gives Barakah in their health and life.

Haseena Tells the Reality of Living with Poor Sight and Poverty

My name is Haseena, I live in Yousuf Goth, I am widow and a single mother of four, my oldest son is twelve years old, and the poor child has to help me take care of his younger siblings. I can t afford the tuition fee of four children so the eldest two are not able to go to school either. In these circumstances, it s difficult to think about my own health, I am grateful that Ummah Charity International cared enough to set up an eye care camp for us and gave us free consultation and medication. I just want to say that being compassionate is a sign of a good human being and people who give their Sadaqah and donations to help people like me are good people indeed and I will remember them in my prayers.

Fouzia Islmail Shares her Joy Over her Son s Education.

My son studies at the Maktab funded and run by Ummah Charity International here in **Ibrahim Hydari**, I cannot begin to describe how thankful I am to them for giving my child the opportunity to learn and grow. My husband does not earn enough for us to feed ourselves and pay the ever-rising school fee, so when this Maktab opened and offered to educ ate our child in both Islamic and general education for free, we were over-joyed. I can finally imagine a future for my child outside of poverty and deprivation and that is a liberating feeling.

Hear how Razia s Begum s Life was Transformed through our Water Project.

I cannot express how grateful I am, that we no more have to use contaminated water for our daily use, my children would not have to walk miles just to fetch clean water. Thank you to everyone who donated towards this hand pump to be built in my house in Goth La Hari. Every penny given towards this cause will help more people like me to support their families. These hand pumps have introduced a whole new way of living for us, and for this, we cannot thank you enough.

Shafiq Ahmed Shares His gratitude towards UCI Donors

I am a teacher at a local madrassa in Goht Dabli Shah, the work does not pay much, I barely make 3,000 Rs a month and the pandemic has definitely made things worse for us. On top of that, I am the only earning person in my family of 9, it gets almost impossible to survive with such little income. We're barely able to make ends meet as it is, in Ramadan things get more expensive.

In such circumstances the support Ummah Charity International has extended in the form of the monthly food pack mean more to than we can ever express.

My heart is filled with gratitude for Mufti Abdul Wahab, Team UCI and everyone who donates to them, it feels good to know that people like us are remembered and cared for.

REPORT OF THE TRUSTEES

FOR THE YEAR ENDING 30TH SEPTEMBER 2020

The trustees present their report with the financial statements of the charity for the year ended 30th September 2020. The trustees have adopted the provisions of Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland

THE BOARD OF TRUSTEES

Mufti Abdul Wahab, Chairman Ummah Charity International, has been involved in philanthropist activities well over a decade now. He has established a reputation for himself as a prominent Islamic religious scholar, making his presence known on both international mainstream and social media, with an ever-expanding following. His vision for Ummah Charity International has always been of creating a more equitable, just society where no one is forced to live in unfavorable conditions. To realize this vision, he closely monitors the activities of the charity and, whenever possible, personally visits sites of relief work to make sure that organization s processes are carried out smoothly. He is dedicated to his work of alleviating poverty, providing urgent relief, creating employment opportunities, and making education accessible and he is making all of this possible bit by bit through careful strategizing, fueled by genuine concern.

"Waqaas Rahman brings over 15 years of IT industry experience as a consultant. He has contributed in transforming Ummah Charity International into a professional body and setting up the foundation for success. His focus has been on improved productivity and better time management across the various organizational functions, providing UCI with the boost it needed to become a quality institution. During the early years, he was involved in providing advise on better tools and processes, thereafter he was involved in the various charity projects on the ground and is currently focusing on UK based opportunities. He is an advocate of the vision and goals of the charity, which puts the needy individual at centre of their work. "

Faisal Rao has capabilities in accounting have helped tremendously in managing the charity s funds for projects within and outside the UK. By profession, he works as an accountant for a large London based organization, but his drive for social change motivated him to be a part of UCI s board of trustees. His experience and knowledge in monetary matters have allowed the charity to be able to meet allocate funds to relevant projects effectively and timely. His work with the UCI as deeply cherished as it is crucial.

REFERENCE & ADMINISTRATIVE DETAILS

Legal and Administrative Information

Registered Charity Name:
Ummah Charity International

Registered Charity No.
1146342

The Trustees:
The trustees who served the charity during the period were as follows:
Mr Abdul Wahab
Mr Faisal Rao
Mr Waqaas Rahman

Registered Office:
16 Village Way East
Harrow
HA2 7LU

Accountants:
Hybrid Accountancy Limited
Association of Chartered Certified Accountants
6 Pennine Parade
Pennine Drive
London,
NW2 1NT

Principal office:
16 Village Way East
Harrow
HA2 7LU

Bankers:
Barclays Bank
220 Ealing Road
Wembley, Middlesex
HA0 4QH

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document:

The charity is controlled by its governing document, a deed of trust, and constitutes an unincorporated charity.

Risk Management Policy:

A separate log is maintained to determine the risk factors, which can affect the operations of Ummah Charity International and can produce significant hurdles in the work. These factors usually come under discussion in trustee meetings and require actions if necessary. Mainly the risk which can be a potential threat is the financial position of the organisation. It applies both on internal and external levels. On internal, the level of reserves and on external it is the economic calamity which can affect our donors and funders and can distress them from supporting the good causes. Trustees are aware of these potential risks and have already discussed to overcome the threats (if arise) with possible risk and are agreed to discuss them in every trustee meeting, so the quick response can be discoursed and delivered on time. It is also worth mentioning that despite the financial risks, areas like governance, competition, operations, fundraising, legal compliance, visibility and information technology are also well assessed and discussed in detail.The charity is controlled by its governing document, a deed of trust, and constitutes unincorporated charity.

Risk of Governance:

Ummah Charity International needs to ensure that proper governance structures and practices are adopted to reduce the risk of failure and can support the survival and success of the organisation. The board will regularly review the policies and procedures to ensure they meet the governance and operating standard.

Funding:

Ummah Charity International does not have a fixed amount of income. In continuation of work it will be absolutely dependent on the donations made by the public or other charity organisations. Projects are only initiated when the complete funds are available to cover the cost but an exceptional case where Ummah Charity International has also set aside a portion of reserves to reduce the disruption in the event due to temporary fall in donations.

Our fundraising teams utilise different approaches, which include the following:

- Individual donor giving
- Events
- Communities fundraising
- Call centres
- Challenges
- Online giving
- Live TV appeals
- Direct mail

Fundraising activities are carried out by our own staff or volunteers, we did not use third parties or agencies.

General Data Protection Regulation (GDPR):

From 2017 we have provided training to staff members regarding the importance of GDPR. An action plan was implemented and all donors were sent consent forms and emails. We have a data protection policy and privacy statements.

Complaints handling:

We have a complaints policy in place and a complaint can be submitted to us in either in person, by telephone, email of via our website contact form. Complaints will be dealt with in accordance to our policy. We strive to make Ummah Charity International meet high standard and up to the expectation of our donors. All procedures and framework are reviewed on regular basis for improvement purposes.

I.T & Data Storage:

Ummah Charity International is reliant upon electronically-stored data, however the damage of our computer systems will not disrupt any of our humanitarian operations. This is due to the fact that copies of all our data have been made in order to keep the information we have secure.

OBJECTIVES AND ACTIVITIES

Our Objectives

Ummah Charity International is a developmental aid organisation working with some of the most impoverished countries, regardless of colour, sect or creed.

Our objectives revolve around the major goals listed below:

FEED THE UMMAH	WOMEN EMPOWERMENT	PROVIDE CLEAN WATER	ADVANCE EDUCATION SYSTEM	EMERGENCY RELIEF IN NATURAL DISASTERS

Expertise in our humanitarian projects:

This includes responding to any disasters so the community is protected, this requires efficiency and greater rapid action. A better community is another aspect that we focus on through our local projects and social bonding with a wide variety of people and organisations.

The empowerment of communities:

Development of integrated programmes especially sustainable livelihood projects which enable the vulnerable communities to break out of the cycle of poverty, whether it is by setting up a small business or distributing rickshaws. We have a gender equality policy therefore the Women Empowerment project gives women an equal chance to make their journey towards a better future.

Building trust and impacting efficiency in our work:

Ummah Charity is based on transparency, neutrality and sincerity with effective leadership and programme management. The importance of each project in Ummah Charity International is inevitable and the work that we do is bringing vulnerable communities who are entrapped by poverty towards hope and stability

Current development programmes and projects set up are:

Educating the children and enlighten their future

Provision of clean and hygienic water solutions in rural and urban villages

Healthcare We set-up camps for eye care checks or wheelchair distribution

Reducing hunger This is done by serving warm meals and providing food packs

Infrastructure is another major project whether it be the building of Masajid or building homes for the homeless or displaced.

Seasonal projects are set up throughout the year Ramadan/Qurbaani or winter.

Reduce Hunger

Humanitarian responses

MISSION

Our mission is to deal with poverty and its causes by developing innovative and sustainable solutions that enable individuals and their communities to live with dignity. We aim to accomplish this by supporting initiatives that promote economic justice and social equality. These are only two of the basic fundamentals of life, according to the teachings of Islam. To eliminate sufferings and hardships of all mankind which is the prime mission of UCI. We are continuously endeavouring to tackle the root cause of the problem that causes inequitable distribution of resources.

VALUES

Equality: Islam teaches equality irrespective of colour, class, race, gender, age, disability, ethnicity, and religion; and this forms the foundation of what we practice at UCI.

Respect: It is our belief that respect is the birth right of each individual regardless of their social status, values and beliefs.

Integrity: Integrity is our strong suite and we maintain transparent dealings and honest transactions at all times and levels.

Compassion: We believe in kindness and compassion not only to those who are in need and have been encompassed with poverty, but to everyone who is facing life s turbulences.

Partnership: We work together with our local and international partners in order to effectively serve the larger communities.

Solidarity: We stand with the disadvantaged, and the ones struck down, enabling them to overcome their misery, and start anew.

Transparency: We have a policy of openness as we believe we are answerable to God, while we owe our donors to correctly inform them of our progress.

Excellence: Our goal is to achieve excellence in providing humanitarian aid in disasters, as well as to the destitute and underprivileged.

ACCOUNTABILITY

Ummah Charity International is working continuously to develop and improve its accountability (a vital part of legitimacy) so that it fully supports our vision and mission and ensures that our work has the greatest impact. We have many policies and instruments in place for this such as participation, feedback, complaints-handling and reporting.

When someone donates towards a particular cause or project, we make sure that we have the team and resources to direct your donation towards the people and communities who need it the most. We take your donations very seriously and make sure that every penny is spent in correct way, for that all donated funds are monitored and reviewed by Mufti Abdul Wahab (Founder & Chairman) who ensures that Zakat, Sadaqah and other funds are spent correctly. After the completion, a detailed feedback of the project is sent to our donors.

Ummah Charity International believes that if we work together, we can make a difference and for that we keep our work transparent among all stakeholders which includes: public, donors, volunteers, staff and regulatory bodies in the countries we operate. A little note on Gift aid: Thanks to our donors who have signed a Gift Aid Declaration as this is much appreciated

PUBLIC BENEFIT

The Trustees confirm that they abide by the Charity Commission's general guidance on public benefit complying with Section 4 of the Charities Act 2006 to have due regard to public benefit in pursuance of its objectives and activities. The initiatives taken by Ummah Charity International left a deep impact and delivers sense of well-being & happiness without compromising on people's self-respect. We have been playing an affective role in helping those who are in dire need. UCI has undertaken different projects over the years; some were meant to provide immediate relief while the others meant to uplift the economic status of families. In either case, our efforts have been proven fruitful and helped the beneficiaries in changing their lives and providing them a chance to uplift their current situation. It is worth to mention that whatever we have achieved so far is quite encouraging and a source of boosting our moral and spirit to continue the good work for public's benefit and help.

FUTURE DEVELOPMENTS

After a truly challenging year, we at Ummah Charity International have strategized a plan to double down our charitable work, which would include expanding our current relief networks while developing new ones. Firstly, because we understand the extent of the damage that Covid continues to cause, we are expanding covid-related aid work like increased food provisions and sanitation pack distributions, with estimated increases. Estimated 1156 covid relief food packs will be provided in the coming year. Secondly, as we notice growing poverty levels here in the UK, we are starting strategic relief work in areas of London, particularly in the borough of Ealing, with high levels of homelessness, exacerbated by the pandemic. Giving away carefully crafted food aid kits to 250 homeless people. Given that UCI prioritizes long term solutions to poverty, we plan for working on a Street School in a new location in an effort to increase the width of our long-term solutions to poverty and illiteracy. The same way, we are increasing the impact of our women empowerment project by increasing the distribution of sewing machines to 30% compared to the last 5 years. Similarly, we are also improving the reach of our Rozgar initiatives by getting new rickshaws to 14 individuals, impacting the lives of 112 family members by extension. To develop our medical networks, we are investing in the healthcare care infrastructure, hoping to organize close to 55 eye camps, creating a network of optical health support for 4500 families by giving way hundreds of free prescription drugs and funding 700 eye cataract surgeries. Understanding the importance of support structures UCI is developing strategies to improve and increase our volunteer networks both in Pakistan and in the UK to grow our on-the-ground appeal and efficiency. We also practice showing appreciation to staff for their work by spending team-building time with them outside if immediate office hours.

Lastly, but importantly, we are planning on establishing relations with local authorities and organizations in both Pakistan and the UK to increase our approach and mediums for providing support to at-risk individuals and families.

FUNDRAISING ACTIVITIES

Organization's fundraising activities and funding sources are reviewed occasionally by trustees to ensure all known sources of funds are approached for financial support. It was mentioned that the idea and experiment of doing charity appeals through television channels are really successful and helped the charity to reach more audience for awareness as well as for financial gains. The trustee's emphasis on setting up and regularly updating the just-giving pages so more people can be engaged in good causes.

STATEMENT OF TRUSTEE'S RESPONSIBILITY

The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice). The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to - select suitable accounting policies and then apply them consistently; - observe the methods and principles in the Charity SORP; - make judgements and estimates that are reasonable and prudent; - state whether applicable accounting standards have been followed, subject to any material departures disclosed and explained in the financial statements; - prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business.

The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities. The trustees are responsible for preparing the Report of the Trustees and the financial statements in accordance with applicable law and United Kingdom Accounting Standards (United Kingdom Generally Accepted Accounting Practice).

The law applicable to charities in England and Wales, the Charities Act 2011, Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed requires the trustees to prepare financial statements for each financial year which give a true and fair view of the state of affairs of the charity and of the incoming resources and application of resources, including the income and expenditure, of the charity for that period. In preparing those financial statements, the trustees are required to: select suitable accounting policies and then apply them consistently; observe the methods and principles in the Charity SORP; make judgements and estimates that are reasonable and prudent; prepare the financial statements on the going concern basis unless it is inappropriate to presume that the charity will continue in business. The trustees are responsible for keeping proper accounting records which disclose with reasonable accuracy at any time the financial position of the charity and to enable them to ensure that the financial statements comply with the Charities Act 2011, the Charity (Accounts and Reports) Regulations 2008 and the provisions of the trust deed. They are also responsible for safeguarding the assets of the charity and hence for taking reasonable steps for the prevention and detection of fraud and other irregularities.

FINANCIAL REVIEW

Income

All incoming resources are included in the Statement of Financial Activities (SOFA) when the charity is legally entitled to the income and the amount can be quantified with reasonable accuracy and there is certainty of receipt. Donations: This comprises all incoming resources from donations and gifts collected directly by the charity and income from fundraising events/ appeals during the year. Gift Aid tax recoverable under the Gift Aid Scheme is recognised where there is an entitlement, certainty of receipt and the amount can be measured with sufficient reliability. Where a claim for repayment of income tax has been or will be made, such income is included in the debtors amount if still not received by the year end.

Reserves Policy

The beneficiaries of the Ummah Charity International are the communities from different backgrounds and cultures, the only thing common among them is "poverty and insufficient resources", most of them receive the assistance and support from UCI on regular bases as their economic conditions do not allow them to fulfil the requirements on their own. UCI's ongoing projects are a big hope for such thousands of people and any delay or obstacle in delivering the projects can awfully affect their lives. Therefore, trustees are in a view that a minimum of six-month reserve would be necessary to run the programs smoothly and to ensure the sustainability. The UCI runs learning, fundraising, capacity building and advocacy activities and programmes that support the communities and individuals. The UCI Reserves Policy is to maintain sufficient level of reserves to enable normal operating activities to continue over a period of up to six months should a shortage in income occur and to take account of potential risks and emergencies that may arise from time to time. This policy will be reviewed at the Annual Trust meeting each year. The Chairman will present the Trustee Board with a draft document and supporting materials that enables them to make an informed decision about levels of Reserves and feeds into their approval of the strategy document and annual operating budget.

Review

During the year the charity raised (£896,192) in direct donations from the general public to carry out the programmes mentioned in Statement of Financial Activities. Most of this was utilised in the year and remaining funds are in reserve for ongoing projects. The charity continues to work closely with a number of partner organisations in providing aid to the needy and of the expenditure, £330,885) was spent with these partner organisations. The income tax recoverable from Gift Aid is used for admin and marketing related expenses.

FINANCIAL STATEMENT

FOR THE YEAR ENDING
30TH SEPTEMBER 2020

INDEPENDENT EXAMINER'S REPORT TO THE TRUSTEES OF UMMAH CHARITY INTERNATIONAL

Independent examiner's report to the trustees of Ummah Charity International
I report to the charity trustees on my examination of the accounts of Ummah Charity International (the Trust) for the year ended 30 September 2020.

Responsibilities and basis of report
As the charity trustees of the Trust you are responsible for the preparation of the accounts in accordance with the requirements of the Charities Act 2011 ('the Act').

I report in respect of my examination of the Trust's accounts carried out under section 145 of the Act and in carrying out my examination I have followed all applicable Directions given by the Charity Commission under section 145(5)(b) of the Act.

Independent examiner's statement
Since your charity's gross income exceeded £250,000 your examiner must be a member of a listed body. I can confirm that I am qualified to undertake the examination because I am a registered member of Association of Chartered Certified Accountants which is one of the listed bodies

I have completed my examination. I confirm that no material matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

1. accounting records were not kept in respect of the Trust as required by section 130 of the Act; or
2. the accounts do not accord with those records; or
3. the accounts do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirem that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the accounts to be reached.

Hybrid Accountancy Limited
Association of Chartered Certified Accountants
6 Pennine Parade
Pennine Drive
London,
NW2 1NT

26 July 2021

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30TH SEPTEMBER 2020

	Notes	Unrestricted fund £	Restricted fund £	30/9/20 Total funds £	30/9/19 Total funds £
INCOME AND ENDOWMENTS FROM					
Donations and legacies	2	**87,007**	**-**	**87,007**	70,106
Charitable activities	3				
Health & Welfare		**2,521**	**19,653**	**22,174**	75,897
Ramadan		**20,409**	**148,805**	**169,214**	100,190
Hifze Quran		**11,564**	**29,683**	**41,247**	28,971
Qurbani & Aqiqa		**88,050**	**1,205**	**89,255**	45,810
Economic Empowerment		**3,235**	**60,653**	**63,888**	64,106
Sadaqah		**-**	**25,178**	**25,178**	40,194
Water Projects		**21,480**	**201,534**	**223,014**	144,889
Zakat		**-**	**46,422**	**46,422**	33,232
Education		**2,400**	**13,145**	**15,545**	9,185
Disaster Relief		**6,321**	**15,340**	**21,661**	15,706
Masjid		**11,356**	**78,183**	**89,539**	35,903
Voluntary Donations		**15,173**	**50**	**15,223**	46,234
Feed the Ummah		**23,923**	**49,909**	**73,832**	-
Total		**293,439**	**689,760**	**983,199**	710,423
EXPENDITURE ON					
Raising funds	4	**12,810**	**112,162**	**124,972**	122,198
Charitable activities	5				
Health & Welfare		**770**	**7,480**	**8,250**	15,375
Ramadan		**-**	**77,476**	**77,476**	61,610
Hifze Quran		**-**	**2,700**	**2,700**	4,340
Qurbani		**72,295**	**1,205**	**73,500**	37,933
Economic Empowerment		**-**	**-**	**-**	37,400
Sadaqah		**-**	**3,725**	**3,725**	9,947
Water Projects		**9,500**	**109,000**	**118,500**	121,138
Zakat		**-**	**7,400**	**7,400**	-
Education		**1,284**	**13,001**	**14,285**	7,000
Disaster Relief		**649**	**2,000**	**2,649**	10,990
Masjid		**2,000**	**10,000**	**12,000**	29,000
Feed the Ummah		**-**	**10,400**	**10,400**	-
			-		
Other		**152,113**		**152,113**	181,319
Total		**251,421**	**356,549**	**607,970**	638,250
NET INCOME		**42,018**	**333,211**	**375,229**	72,173

The notes form part of these financial statements

STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30TH SEPTEMBER 2020

	Notes	Unrestricted fund £	Restricted fund £	30/9/20 Total funds £	30/9/19 Total funds £
RECONCILIATION OF FUNDS					
Total funds brought forward		**195,137**	**628,517**	**823,654**	751,481
TOTAL FUNDS CARRIED FORWARD		**237,155**	**961,728**	**1,198,883**	823,654

The notes form part of these financial statements

STATEMENT OF FINANCIAL POSITION
30TH SEPTEMBER 2020

	Notes	Unrestricted fund £	Restricted fund £	30/9/20 Total funds £	30/9/19 Total funds £
FIXED ASSETS					
Tangible assets	11	**12,115**	**-**	**12,115**	8,070
CURRENT ASSETS					
Debtors	12	**215,274**	**(2,675)**	**212,599**	140,637
Cash at bank and in hand		**28,289**	**964,403**	**992,692**	694,293
		243,563	**961,728**	**1,205,291**	834,930
CREDITORS					
Amounts falling due within one year	13	**(17,315)**	**-**	**(17,315)**	(17,342)
NET CURRENT ASSETS		**226,248**	**961,728**	**1,187,976**	817,588
TOTAL ASSETS LESS CURRENT LIABILITIES		**238,363**	**961,728**	**1,200,091**	825,658
CREDITORS					
Amounts falling due after more than one year	14	**(1,208)**	**-**	**(1,208)**	(2,004)
NET ASSETS		**237,155**	**961,728**	**1,198,883**	823,654
FUNDS	16				
Unrestricted funds				**237,155**	195,137
Restricted funds				**961,728**	628,517
TOTAL FUNDS				**1,198,883**	823,654

The financial statements were approved by the Board of Trustees and authorised for issue on 26 July 2021 and were signed on its behalf by:

Mr. Abdul Wahab - Chairman

Mr. Faisal Rao - Treasurer

The notes form part of these financial statements

continued...

STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 30TH SEPTEMBER 2020

	Notes	30/9/20 £	30/9/19 £
Cash flows from operating activities			
Cash generated from operations	1	**306,883**	8,949
Net cash provided by operating activities		**306,883**	8,949
Cash flows from investing activities			
Purchase of tangible fixed assets		**(7,688)**	(420)
Net cash used in investing activities		**(7,688)**	(420)
Cash flows from financing activities			
Capital repayments in year		**(796)**	(1,122)
Net cash used in financing activities		**(796)**	(1,122)
Change in cash and cash equivalents in the reporting period		**298,399**	7,407
Cash and cash equivalents at the beginning of the reporting period		**694,293**	686,886
Cash and cash equivalents at the end of the reporting period		**992,692**	694,293

The notes form part of these financial statements

NOTES TO THE STATEMENT OF CASH FLOWS
FOR THE YEAR ENDED 30TH SEPTEMBER 2020

1. RECONCILIATION OF NET INCOME TO NET CASH FLOW FROM OPERATING ACTIVITIES

	30/9/20 £	30/9/19 £
Net income for the reporting period (as per the Statement of Financial Activities)	**375,229**	72,173
Adjustments for:		
Depreciation charges	**3,643**	2,224
Increase in debtors (Decrease)/increase	**(71,962)**	(68,078)
in creditors	**(27)**	2,630
Net cash provided by operations	**306,883**	8,949

2.ANALYSIS OF CHANGES IN NET FUNDS

	At 1/10/19 £	Cash flow £	At 30/9/20 £
Net cash			
Cash at bank and in hand	**694,293**	**298,399**	**992,692**
	694,293	**298,399**	**992,692**
Debt			
Finance leases	**(3,066)**	**796**	**(2,270)**
	(3,066)	**796**	**(2,270)**
Total	**691,227**	**299,195**	**990,422**

The notes form part of these financial statements

NOTES TO THE FINANCIAL STATEMENTS
FOR THE YEAR ENDED 30TH SEPTEMBER 2020

1. ACCOUNTING POLICIES

Basis of preparing the financial statements
The financial statements of the charity, which is a public benefit entity under FRS 102, have been prepared in accordance with the Charities SORP (FRS 102) 'Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) (effective 1 January 2019)', Financial Reporting Standard 102 'The Financial Reporting Standard applicable in the UK and Republic of Ireland' and the Charities Act 2011. The financial statements have been prepared under the historical cost convention.

INCOME
All income is recognised in the Statement of Financial Activities once the charity has entitlement to the funds, it is probable that the income will be received and the amount can be measured reliably.

EXPENDITURE
Liabilities are recognised as expenditure as soon as there is a legal or constructive obligation committing the charity to that expenditure, it is probable that a transfer of economic benefits will be required in settlement and the amount of the obligation can be measured reliably. Expenditure is accounted for on an accruals basis and has been classified under headings that aggregate all cost related to the category. Where costs cannot be directly attributed to particular headings they have been allocated to activities on a basis consistent with the use of resources.

Grants offered subject to conditions which have not been met at the year end date are noted as a commitment but not accrued as expenditure.

TANGIBLE FIXED ASSETS
Depreciation is provided at the following annual rates in order to write off each asset over its estimated useful life.

Plant and machinery	-	25% on cost
Fixtures and fittings	-	15% on reducing balance
Computer equipment	-	25% on reducing balance

TAXATION
The charity is exempt from tax on its charitable activities.

FUND ACCOUNTING
Unrestricted funds can be used in accordance with the charitable objectives at the discretion of the trustees.

Restricted funds can only be used for particular restricted purposes within the objects of the charity. Restrictions arise when specified by the donor or when funds are raised for particular restricted purposes.

Further explanation of the nature and purpose of each fund is included in the notes to the financial statements.

continued...

2. DONATIONS AND LEGACIES

	30/9/20 £	30/9/19 £
Gift aid	**70,793**	70,106
Grants	**16,214**	**-**
	87,007	**70,106**

Grants received, included in the above, are as follows:

	30/9/20 £	30/9/19 £
Govt Grant	**16,214**	**-**

continued...

3. INCOME FROM CHARITABLE ACTIVITIES

	Activity	30/9/20 £	30/9/19 £
General Donations	Health & Welfare	**2,521**	12,284
Restricted Donations	Health & Welfare	**19,653**	63,613
General Donations	Ramadan	**20,409**	12,205
Restricted Donations	Ramadan	**148,805**	87,985
General Donations	Hifze Quran	**11,564**	11,165
Restricted Donations	Hifze Quran	**29,683**	17,806
General Donations	Qurbani	**88,050**	45,810
Restricted Donations	Qurbani	**1,205**	-
General Donations	Economic Empowerment	**3,235**	7,641
Restricted Donations	Economic Empowerment	**60,653**	56,465
Restricted Donations	Sadaqah	**25,178**	40,194
General Donations	Water Projects	**21,480**	22,045
Restricted Donations	Water Projects	**201,534**	122,844
Restricted Donations	Zakat	**46,422**	33,232
General Donations	Education	**2,400**	1,095
Restricted Donations	Education	**13,145**	8,090
General Donations	Disaster Relief	**4,270**	3,213
Restricted Donations	Disaster Relief	**17,391**	12,493
General Donations	Masjid	**11,356**	2,110
Restricted Donations	Masjid	**78,183**	33,793
General Donations	Voluntary Donations	**15,173**	32,285
Restricted Donations	Voluntary Donations	**50**	13,949
General Donations	Feed the Ummah	**23,923**	-
Restricted Donations	Feed the Ummah	**49,909**	-
		896,192	640,317

continued...

3. INCOME FROM CHARITABLE ACTIVITIES - continued

Grants received, included in the above, are as follows:

	30/9/20 £	30/9/19 £
Zakat	**262,725**	199,124
Sadaqah	**429,086**	291,340
	691,811	490,464

4. RAISING FUNDS

RAISING DONATIONS AND LEGACIES

	30/9/20 £	30/9/19 £
Advertisement	**28,662**	13,138
Event cost	**3,975**	9,568
Fundraising cost	**92,335**	99,492
	124,972	**122,198**

5. CHARITABLE ACTIVITIES COSTS

	Grant funding of activities (see note 6) £
Health & Welfare	**8,250**
Ramadan	**77,476**
Hifze Quran	**2,700**
Qurbani	**73,500**
Sadaqah	**3,725**
Water Projects	**118,500**
Zakat	**7,400**
Education	**14,285**
Disaster Relief	**2,649**
Masjid	**12,000**
Feed the Ummah	**10,400**
	330,885

continued...

6. GRANTS PAYABLE

	30/9/20 £	30/9/19 £
Health & Welfare	**8,250**	15,375
Ramadan	**77,476**	61,610
Hifze Quran	**2,700**	4,340
Qurbani	**73,500**	37,933
Economic Empowerment	**-**	37,400
Sadaqah	**3,725**	9,947
Water Projects	**118,500**	121,138
Zakat	**7,400**	-
Education	**14,285**	7,000
Disaster Relief	**2,649**	10,990
Masjid	**12,000**	29,000
Feed the Ummah	**10,400**	-
	330,885	334,733

The total grants paid to institutions during the year was as follows:

	30/9/20 £	30/9/19 £
Zakat	**121,451**	124,490
Sadaqah	**122,936**	172,103
	244,387	296,593

7. SUPPORT COSTS

	Management £	Finance £	Information technology £
Other resources expended	**62,134**	**80,153**	**4,683**

	Other £	Governance costs £	Totals £
Other resources expended	**3,643**	**1,500**	**152,113**

8. TRUSTEES' REMUNERATION AND BENEFITS

There were no trustees' remuneration or other benefits for the year ended 30 September 2020 nor for the year ended 30 September 2019

TRUSTEES' EXPENSES	30/9/20 £	30/9/19 £
Trustees' expenses	3,009	8,324

9. STAFF COSTS

	30/9/20 £	30/9/19 £
Wages and salaries	20,406	25,137
	20,406	25,137

The average monthly number of employees during the year was as follows:

	30/9/20	30/9/19
Number of Staff	4	3

No employees received emoluments in excess of £60,000.

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES

	Unrestricted fund £	Restricted fund £	Total funds £
INCOME AND ENDOWMENTS FROM			
Donations and legacies	70,106	-	70,106
Charitable activities			
Health & Welfare	12,284	63,613	75,897
Ramadan	12,205	87,985	100,190
Hifze Quran	11,165	17,806	28,971
Qurbani	45,810	-	45,810
Economic Empowerment	7,641	56,465	64,106
Sadaqah	-	40,194	40,194
Water Projects	22,045	122,844	144,889
Zakat	-	33,232	33,232
Education	1,095	8,090	9,185
Disaster Relief	3,213	12,493	15,706
Masjid	2,110	33,793	35,903
Voluntary Donations	32,285	13,949	46,234
Total	219,959	490,464	710,423

continued...

10. COMPARATIVES FOR THE STATEMENT OF FINANCIAL ACTIVITIES - continued

	Unrestricted fund £	Restricted fund £	Total funds £
EXPENDITURE ON			
Raising funds	36,198	86,000	122,198
Charitable activities			
Health & Welfare	207	15,168	15,375
Ramadan	-	61,610	61,610
Hifze Quran	-	4,340	4,340
Qurbani	37,933	-	37,933
Economic Empowerment	-	37,400	37,400
Sadaqah	-	9,947	9,947
Water Projects	-	121,138	121,138
Education	-	7,000	7,000
Disaster Relief	-	10,990	10,990
Masjid	-	29,000	29,000
other	174,036	7,283	181,319
Total	248,374	389,876	638,250
NET INCOME/(EXPENDITURE)	(28,415)	100,588	72,173
RECONCILIATION OF FUNDS			
Total funds brought forward	223,552	527,929	751,481
TOTAL FUNDS CARRIED FORWARD	195,137	628,517	823,654

continued...

11. TANGIBLE FIXED ASSETS

	Plant and machinery	Fixtures and fittings	Computer equipment	Totals
COST	£	£	£	£
At 1 October 2019	-	4,767	9,807	14,574
Additions	2,040	-	5,648	7,688
At 30 September 2020	2,040	4,767	15,455	22,262
DEPRECIATION				
At 1 October 2019	-	1,796	4,708	6,504
Charge for year	510	446	2,687	3,643
At 30 September 2020	510	2,242	7,395	10,147
NET BOOK VALUE				
At 30 September 2020	1,530	2,525	8,060	12,115
At 30 September 2019	-	2,971	5,099	8,070

12. DEBTORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30/9/20 £	30/9/19 £
Other debtors	969	(200)
Prepayments and accrued income	211,630	140,837
	212,599	140,637

13. CREDITORS: AMOUNTS FALLING DUE WITHIN ONE YEAR

	30/9/20 £	30/9/19 £
Finance leases (see note 15)	1,062	1,062
Taxation and social security	446	4,044
Other creditors	15,807	12,236
	17,315	17,342

continued...

14. CREDITORS: AMOUNTS FALLING DUE AFTER MORE THAN ONE YEAR

	30/9/20 £	30/9/19 £
Hire purchase contracts and finance leases (see note 15)	**1,208**	2,004

15. LEASING AGREEMENTS

Minimum lease payments under finance leases fall due as follows:

	Finance leases	
	30/9/20 £	30/9/19 £
Net obligations repayable:		
Within one year	**1,062**	1,062
Between one and five years	**1,062**	2,004
	2,270	3,066

16. MOVEMENT IN FUNDS

	At 1/10/19 £	Net movement in funds £	At 30/9/20 £
Unrestricted funds			
Unrestricted	**195,137**	**42,018**	**237,155**
Restricted funds			
Restricted	**628,517**	**333,211**	**961,728**
TOTAL FUNDS	**823,654**	**375,229**	**1,198,883**

Net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds			
Unrestricted	**293,439**	**(251,421)**	**42,018**
Restricted funds			
Restricted	**689,760**	**(356,549)**	**333,211**
TOTAL FUNDS	**983,199**	**(607,970)**	**375,229**

continued...

16. MOVEMENT IN FUNDS - continued

Comparatives for movement in funds

	At 1.10.18 £	Net movement in funds £	At 30.9.19 £
Unrestricted funds Unrestricted	223,552	(28,415)	195,137
Restricted funds Restricted	527,929	100,588	628,517
TOTAL FUNDS	751,481	72,173	823,654

Comparative net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds Unrestricted	219,959	(248,374)	(28,415)
Restricted funds Restricted	490,464	(389,876)	100,588
TOTAL FUNDS	710,423	(638,250)	72,173

A current year 12 months and prior year 12 months combined position is as follows:

	At 1.10.18 £	Net movement in funds £	At 30.9.20 £
Unrestricted funds Unrestricted	223,552	13,603	237,155
Restricted funds Restricted	527,929	433,799	961,728
TOTAL FUNDS	751,481	447,402	1,198,883

continued...

16. MOVEMENT IN FUNDS - continued

A current year 12 months and prior year 12 months combined net movement in funds, included in the above are as follows:

	Incoming resources £	Resources expended £	Movement in funds £
Unrestricted funds Unrestricted	513,398	(499,795)	13,603
Restricted funds Restricted	1,180,224	(746,425)	433,799
TOTAL FUNDS	1,693,622	(1,246,220)	447,402

17. RELATED PARTY DISCLOSURES

During the year under review, charity has paid few expenses to their related parties which includes: Travel expenses were paid by the charity for travel amounted to £3,009 (2019: £8,324) made by the trustee which are fully disclosed in note 8 of the financial statements.
Consultancy fee of £32,500 was billed for the services provided by Mrs Z S Shaikh (wife of one of the trustee) during the reporting period. At the year-end charity owed Mrs Shaikh £6,400, which was paid after the year end.

continued...

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30TH SEPTEMBER 2019

	30/9/20 £	30/9/19 £
INCOME AND ENDOWMENTS		
Donations and legacies		
Gift aid	**70,793**	70,106
Govt Grants	**16,214**	-
	87,007	70,106
Charitable activities		
General Donations	**204,381**	149,853
Restricted Donations	**691,811**	490,464
	896,192	640,317
Total incoming resources	**983,199**	710,423
EXPENDITURE		
Raising donations and legacies		
Advertisement	**28,662**	13,138
Event cost	**3,975**	9,568
Fundraising cost	**92,335**	99,492
	124,972	122,198
Charitable activities		
Grants to institutions	**330,885**	334,733
Support costs		
Management		
Trustees' expenses	**3,009**	8,324
Wages	**20,406**	25,137
Rates and water	**2,023**	7,595
Insurance	**1,049**	457
Light and heat	**2,123**	2,297
Telephone	**2,817**	3,306
Postage and stationery	**9,463**	10,341
Sundries	**540**	591
Rent	**10,000**	25,833
Subscriptions	**35**	35
Volunteer Expenses	**10,669**	20,226
	62,134	104,142
Finance		
Bank charges	**9,484**	4,275
Carried forward	**9,484**	4,275

DETAILED STATEMENT OF FINANCIAL ACTIVITIES
FOR THE YEAR ENDED 30TH SEPTEMBER 2019

	30/9/20 £	30/9/19 £
Finance		
Brought forward	**9,484**	4,275
Consultancy fee	**32,500**	34,000
Professional fees	**38,169**	33,002
	80,153	71,277
Information technology		
Repairs and renewals	**2,427**	535
IT Services	**2,256**	1,641
	4,683	2,176
Other	**510**	-
Plant and machinery	**446**	524
Fixtures and fittings	**2,687**	1,700
Computer equipment		
	3,643	2,224
Governance costs		
Accountancy and legal fees	**1,500**	1,500
Total resources expended	**607,970**	638,250
Net income	**375,229**	72,173

"Those who spend of their goods (in charity) by night and by day in secret and in public shall have their reward with heir Lord: on them shall be no fear nor shall they grieve"
(Al Bakrah 274)

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Charity number 1146342

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